

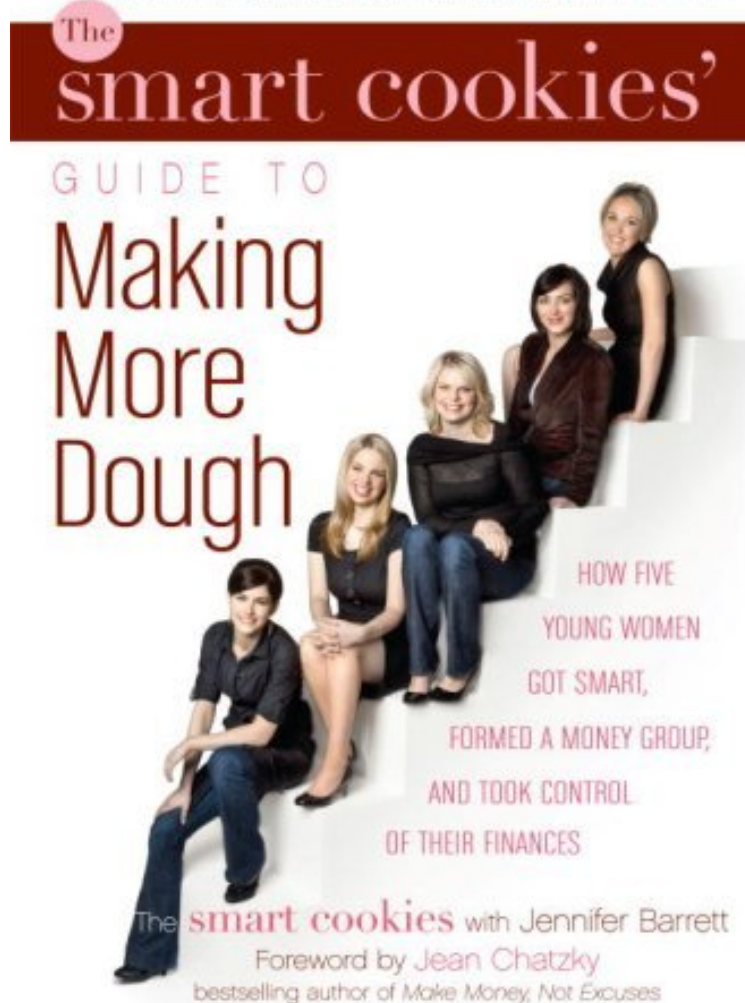
[Free pdf] The Smart Cookies' Guide to Making More Dough and Getting Out of Debt: How Five Young Women Got Smart, Formed a Money Group, and Took Control of Their Finances

The Smart Cookies' Guide to Making More Dough and Getting Out of Debt: How Five Young Women Got Smart, Formed a Money Group, and Took Control of Their Finances

The Smart Cookies, Jennifer Barrett

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"The Smart Cookies' story will inspire you, and the successful strategies they share will help you improve your finances and your life. These are definitely Smart Women who are Finishing Right!" —David Bach, #1 New York Times bestselling author of *Smart Women Finish Rich* and *The Automatic Millionaire*



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The Smart Cookies, Jennifer Barrett : The Smart Cookies' Guide to Making More Dough and Getting Out of Debt: How Five Young Women Got Smart, Formed a Money Group, and Took Control of Their Finances before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Smart Cookies' Guide to Making More Dough and Getting Out of Debt: How Five Young Women Got Smart, Formed a Money

Group, and Took Control of Their Finances:

0 of 0 people found the following review helpful. An Exalting Type of KindlebookBy Stella CarrierThis kindlebook of The Smart Cookies' Guide to Making More Dough and Getting Out of Debt: How Five Young Women Got Smart, Formed a Money Group, and Took Control of Their Finances by The Smart Cookies and Jennifer Barrett gave me some helpful ideas on the type of income and lifestyle to keep in mind for getting close to achieving my money goals. One feature that I liked about this kindlebook is that the women truthfully shared the career paths that they are working in, including their income. This is helpful to me, even as a woman who has been on various after tax money income spectrums, and is a temporary/seasonal employee who is in the process of working on being a more permanent type of employee who makes after tax income year round. It is important to keep in mind because some of the success stories lean towards ambitious women who have had successful careers in public relations. I also like that they featured the story of a woman named Robyn who succeeded in her goal of getting a higher paying job as well as completing the educational goal she set out to do within 18 months of joining Smart Cookies. This is important to me because I have seen too many money/finance articles that imply that an older adult has to choose between one or the other (making more money in their career life and/or going back to college/university for more education). It is good to see a success story where a person was able to both increase their income and successfully complete their educational objectives. One of the women featured in the story went on to become a marketing manager (Andrea) and another person landed a job as a PR manager (Sandra). I only wish that I had purchased this kindlebook sooner than I did.0 of 0 people found the following review helpful. Get MoneywiseBy HDGSimple and insightful. Quick read that makes a lasting impact on the wallet and one's quality of life. Material is comprehensive and thoughtful, simple. I love that Barrett has gone onto focus on financial wellness for millennials in her latest venture: Grow Magazine from Acorns.0 of 0 people found the following review helpful. Great read!By Ebony McDanielsLove this book! Very informative

Let The Smart Cookies show you how to eliminate debt, spend smarter, save better, and achieve financial freedomdash;without sacrificing your social life or your sanity! They were five dynamic young women: smart, successfuldash;and secretly drowning in debt. Inspired by an episode of The Oprah Winfrey Show on personal finance, Andrea, Angela, Katie, Robyn, and Sandra formed a money club, together developing strategies for turning their finances around. Just one year later they had dramatically improved their financial situationsdash;and had made major developments in their careers, relationships, and life goals to boot. Their proven recipe for success has since been featured on The Oprah Winfrey Show, MSNBC, and in the New York Daily News. How did they do it? These five womendash;with varied careers in marketing, public relations, social work, and TV productiondash;joined forces to create a fun, simple, effective strategy for achieving financial success, forming a money club and supporting each other every step of the way. Now, in this extraordinary hands-on guide, the women, who soon dubbed themselves The Smart Cookies, share the secrets of their success.Weaving anecdotes from their own lives with practical, how-to advice, The Smart Cookies offer strategies that cut across the financial spectrum, whether yoursquo;re deeply in debt or just want to manage your money better. Tackling the unique financial challenges facing women today, they offer easy-to-follow advice on everything from creating a spending plan to boosting your income to starting your own money club.From the Hardcover edition.

From Publishers WeeklyStarred . In 2006, a group of 20-something women saw an episode of Oprah that featured financial experts offering advice on paying down debt. Though all five were outwardly confident in their careers and goals, they were secretly drowning financially; between them, they had a combined \$35,000 in credit card debt and barely any savings. Inspired by what they'd seen, they started a money group and took responsibility for educating themselves about spending (and saving) habits, goals and investments. Within a year they made great strides: they'd added thousands to retirement accounts, paid off more than \$15,000 in credit card debt, saved more than \$15,000 and had all bought or were well on their way to buying homes. The enterprising authors address the nitty-gritty of goal-setting, negotiations for raises, debt management and mortgages, and their plainspoken, encouraging style and helpful breakdown of information make this the perfect gift for recent gradsdash;or anyone who needs convincing that financial health is attainable. (Oct.) Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. "Anyone who's afraid to take hold of her financial life should grab this inspiring book with both hands. These five women, who started as a 'collective financial mess,' turned their situations around in less than a year. They can show you how to do the same."dash;Liz Pulliam Weston, MSN Money columnist and author of Deal With Your Debt and Easy Money"Smart Cookies is a great motivator for anyone looking to sharpen their financial skills and shine a bright light on their financial life. Witty and insightful, this book shows people how they can band together and achieve their financial wishes by getting those dirty little money secrets out in the open and working in concert with one another. It's a great read."dash;Howard S. Dvorkin, founder of Consolidated Credit Counseling Services, Inc., author of Credit Hell: How to Dig Out of Debtldquo;A perfect gift for recent gradsdash;or anyone who needs convincing that financial health is attainable.rdqo;dash;Publishers Weekly, starred reviewFrom the Hardcover

edition. About the Author The Smart Cookies have been meeting since March 2006. As five fabulous women who appeared to have it all, each shared a major financial problem she was hesitant to reveal. When the Smart Cookies created a money club, they barely knew one another, but today they have become close, committed friends and business partners. With support, accountability, and simple strategies for attracting more money, they managed to turn their financial picture around in under a year. Andrea, Angela, Katie, Robyn, and Sandra reside in Vancouver, British Columbia, where they are the hosts of Smart Cookies, a fresh, new television show on the W Network. They are passionate about helping women everywhere start money clubs and begin talking about money. Jennifer Barrett has written about financial issues for the Wall Street Journal, the New York Times, and Newsweek, where she is currently a general editor. She lives in New York City with her husband and their son. Andrea Baxter is cohost of the financial advice television program Smart Cookies on the W Network in Toronto, Canada. Before becoming a Smart Cookie, she had a successful career as a marketing director, but she just wasn't successful when it came to her finances. Saddled with almost \$20,000 of debt, no savings, and a large mortgage, Andrea knew she had to start making some changes. After just a year of being a Smart Cookie, Andrea had paid off more than one-third of her debt and had started contributing more money to her retirement savings plan and opened a new savings account. With the help of a booming real estate market and smart money practices, she is now debt-free. Andrea, known as the "Debt Buster" on the show, now helps others develop plans to move into the black while keeping their lives fun and fabulous.