

Access Free Living Well Spending Less By Ruth Soukup

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"We've all had situations in our lives where we just couldn't see how we'd make it through another day. With this book, you'll be encouraged and lifted up by Rachel, a friend who understands how to seek God's strength and healing in the midst of the pain!" —Lysa TerKeurst, author of *It's Not Supposed to Be This Way* Learn to overcome obstacles—one step at a time through your faith in God. Life often sends hard things our way: illness, financial struggles, broken relationships, and so many kinds of loss. Sometimes we can't imagine a way forward. So how do we keep going when everything is going wrong? Rachel Wojo has learned that hope rises to greet us when we find the strength to take One. More. Step. Like you, Rachel has faced experiences that crushed her dreams of the perfect life: a failing marriage, a daughter's heartbreaking diagnosis, and more. In this book she transparently shares her pain and empathizes with yours, then points you to the path of God's Word, where you'll find hope to carry you forward. One More Step gives you permission to ache freely—and helps you believe that life won't always be this hard. No matter the circumstances you face, through these pages you'll learn to: · run to God's Word when discouragement strikes · replace feelings of despair with the truth of Scripture · persevere through out-of-control circumstances and gain a more intimate relationship with Jesus Rachel identifies the reasons you may be tempted to quit and shows you where to find the courage to keep going, one step at a time. You're not alone. So don't give up. God won't let you down. That's a promise.

Afghanistan, 1975: Twelve-year-old Amir is desperate to win the local kite-fighting tournament and his loyal friend Hassan promises to help him. But neither of the boys can foresee what will happen to Hassan that afternoon, an event that is to shatter their lives. After the Russians invade and the family is forced to flee to America, Amir realizes that one day he must return to Afghanistan under Taliban rule to find the one thing that his new world cannot grant him: redemption.

The Instant New York Times Bestseller and TikTok Sensation! As seen on THE VIEW! A BuzzFeed Best Summer Read of 2021 When a fake relationship between scientists meets the irresistible force of attraction, it throws one woman's carefully calculated theories on love into chaos. As a third-year Ph.D. candidate, Olive Smith doesn't believe in lasting romantic relationships—but her best friend does, and that's what got her into this situation. Convincing Anh that Olive is dating and well on her way to a happily ever after was always going to take more than hand-wavy Jedi mind tricks: Scientists require proof. So, like any self-respecting biologist, Olive panics and kisses the first man she sees. That man is none other than Adam Carlsen, a young hotshot professor—and well-known ass. Which is why Olive is positively floored when Stanford's reigning lab tyrant agrees to keep her charade a secret and be her fake boyfriend. But when a big science conference goes haywire, putting Olive's career on the Bunsen burner, Adam surprises her again with his unyielding support and even more unyielding...six-pack abs. Suddenly their little experiment feels dangerously close to combustion. And Olive discovers that the only thing more complicated than a hypothesis on love is putting her own heart under the microscope.

The Old Money Book details how anyone from any background can adopt the values, priorities, and habits of America's upper class in order to live a richer life. This entertaining and informative work reveals for the first time the Core Values that shape the discreet—but truly affluent—Old Money way of life. Author Byron Tully then details How Old Money Does It, offering time-tested advice on everything from clothes and cars to finances and furnishings. Whether you're just starting out or starting over, The Old Money Book shows you how you really can Live Better While Spending Less.

"[This book documents the author's] life for twelve months during which she bought only consumables: groceries, toiletries, gas for her car. Along the way, she challenged herself to consume less of many other things besides shopping. She decluttered her apartment and got rid of 70 percent of her belongings; learned how to fix things rather than throw them away; researched the zero waste movement; and completed a television ban. At every stage, she learned that the less she consumed, the more fulfilled she felt. The challenge became a lifeline when, in the course of the year, [the author] found herself in situations that turned her life upside down. In the face of hardship, she realized why she had always turned to shopping, alcohol, and food and what it had cost her"—Amazon.com.

Your New Money Mindset is a new way of thinking about the role money plays in our lives. Many of us live with ongoing, and often unexamined, tension related to money. Few of us have really es-

aped the credit-card trap or freed ourselves from worries about having enough for the future. Co-authors Brad Hewitt, CEO of Thrivent Financial, and James Moline, licensed psychologist, believe we haven't spent enough time examining our fundamental attitudes toward money and aligning those attitudes to our core values. Before you can remake your money habits, you need to start with your heart. In *Your New Money Mindset*, Brad and Jim guide you through the Money Mindset Assessment, which will help pinpoint what attitudes about money you could work on in order to develop an openhearted attitude to life. The goal is to cultivate a surplus mindset that allows you to enjoy what you already have and be generous toward others. Discover today how to free yourself from the money trap and create a healthy relationship with money.

Living Well, Spending Less is Ruth Soukup's first book, following her wildly successful blog of the same name. She gives her readers even more of what they love about the blog: lots of creative, helpful ideas and advice for moms on a budget along with stories from her own journey to discovering what the Good Life is really all about.

Take charge of your finances and achieve financial independence – the Clever Girl way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other "clever girls" Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance.

Stephen R. Covey's the 7 Habits of Highly Effective People - Interactive Edition explains through infographics, videos and excerpts of teachings the philosophy that has revolutionized life management. For 25 years, Stephen R. Covey's step-by-step lessons have helped millions from all walks of life lead successful and satisfying lives. A new condensed and transformed interactive edition of Stephen R. Covey's most famous work, supported with videos, explanatory infographics, self-tests and more, is here to continue those valuable lessons.

The Richest Man in the Babylon. This book deals with the personal success of each of us. Success means results coming from our efforts and ability. A good preparation is the key to our success. So keep a part of what you earn with yourself. From the benefits of saving to the essentials of getting rich, this collection of educative Babylonian fables gives you timeless information on how to make money. It guides to getting rich, attracting good fortune and the five golden rules. As a guide to understanding hydro-wealth and a powerhouse has been inspiring readers for generations. You know that Babylon became the richest city of the ancient civilization because it had reserved part of its earnings for the future. That's why citizens got everything they wanted. How can you always keep your wallet heavy, the author has taught very beautifully on this topic.

The radio host and speaker with Proverbs 31 shows women how to develop a confident heart and overcome insecurity and fears.

How do you teach a child to dream big and shoot for the stars? In this inspiring story, a young bunny named Zippy dreams of traveling to space. When the opportunity to attend space camp arrives, she worries she might not be capable enough to compete with other kids. But Zippy's desire to build her rocket is bigger than her fear of failing, and through hard work and creativity works to make her dreams come true. New York Times bestselling author Ruth Soukup empowers children everywhere to dream big and live a life they love. How Big Is Your Brave? encourages readers to face their fears and overcome obstacles in order to follow their dreams and reach their goals. How Big Is Your Brave? is: Great for boys and girls, ages 4-8 An excellent choice for STEM storytime and sparking discussions about STEM fields A great resource to teach young children about confidence, self-esteem, and the value of hard work Through whimsical illustrations and encouraging text, children will discover how standing up to fears (both big and small) makes them stronger and unstoppable.

Are you struggling under the burden of debt without a financial

cushion to fall back on? Do you long for financial freedom—to live comfortably, pay for your children's education, or retire while you're still young enough to enjoy it? Sam and Rob Fatzinger can help you cultivate the values and virtues you need to achieve your financial goals. In *A Catholic Guide to Spending Less and Living More*, the husband-and-wife team shares their extraordinary story of raising fourteen children on a modest income while living in an expensive metropolitan region. Their practical wisdom, hard-won spiritual insights, and Catholic perspectives on how they have created their own plan based on the financial advice of popular experts such as Dave Ramsey, Chris Hogan, and Brandon "Mad Fientist" Ganch will help you achieve your financial goals: Break free of debt—even if your family lives on one income. Pay off your mortgage and other big-ticket expenditures. Save for long- and short-term goals. Enjoy fun family vacations without going into debt. Cultivate interior virtues such as gratitude and generosity to prevent resentment and hoarding. Help your kids become good money managers and discerning consumers. Achieve a happier marriage and family life through Catholic principles of good stewardship.

Are You Tired of Coming Up Short? Do you feel stuck in a cycle of work, bills, and worry? Maybe you're too nervous to take a hard look at your budget, or your past budgeting efforts have resulted in little success. Either way, when your bank account flatlines and frustration mounts, real progress seems impossible. There is a better way to reach your goals! In *Live. Save. Spend. Repeat.* you will discover a simple-to-implement plan that will help you wisely use your money to break the cycle of financial mistakes and worry. Your confidence will grow as you learn how to create a realistic easy-sync budget accomplish the most with the money you have rather than wish you had unshackle yourself from the burden of debt spend without regret on the things that matter most to you make small, intentional choices that lead to big change Financial freedom isn't all about sacrifice. Use your money as a tool to reach your goals and finally experience joy and success as you Live. Save. Spend. Repeat.

A hope-filled money guide to increase savings, earnings, and giving and actually enjoy it all while designing a life of freedom and eternal impact, from the founder of SeedTime Money. Broken down and stranded 1,000 miles from home with only \$7 left in his bank account, Bob Lotich had reached his breaking point. He was stuck in a dead-end job, living paycheck-to-paycheck, and overwhelmed by debt. Bob had been following the world's advice with money and this was the fruit of it. In desperation, he cried out to God for wisdom, for a different way. The answer was a simple four-part formula, one based on timeless biblical principles, and, most important, it worked. After applying this simple formula, Bob discovered that his financial stress melted away and he finally felt fully in control of his money. As he continued to follow the four steps, he paid off over \$400,000 in debt, reached a personal goal of giving \$1 million by age 40, and achieved a level of financial freedom he never dreamed possible. In his casual and approachable style, Bob (along with his fun-loving wife, Linda) shares everything he learned about achieving true financial freedom, including: • How to create a money system so you can spend less time and get better results • The One-Category Budget: get 80% of the results with 20% of the work • The four keys to earning more in the digital era • How to automate your way to financial success in less than 10 minutes • The secrets of a six-figure giver • Three credit card rules that banks don't want you to know • How to save \$100s each month while still buying what you love • And much more! Whether you are doing "fine" or are in a financial crisis, the included 21-day kick-start will leave you with specific action items to guide you to success. You can have financial security, peace, significance, and eternal impact. Let Bob show you how to re-imagine money as it was meant to be: simple.

A Groundbreaking Manifesto on the Meaning of Life This book will help you understand why you are alive and God's amazing plan for you—both here and now, and for eternity. Rick Warren will guide you through a personal 40-day spiritual journey that will transform your answer to life's most important question: What on earth am I here for? Knowing God's purpose for creating you will reduce your stress, focus your energy, simplify your decisions, give meaning to your life, and, most importantly, prepare you for eternity. The Purpose-Driven Life is a blueprint for Christian living in the 21st century—a lifestyle based on God's eternal purposes, not cultural values. Using over 1,200 Scriptural quotes and references, it challenges the conventional definitions of worship, fellowship, discipleship, ministry, and evangelism. In the tradition of Oswald Chambers, Rick Warren offers distilled wisdom on the essence of what life is all about. This is a book of hope and challenge that you will read and re-read, and it will be a classic treasured by generations to come.

The #1 New York Times bestselling WORLDWIDE phenomenon Winner of the Goodreads Choice Award for Fiction | A Good Morning America Book Club Pick | Independent (London) Ten Best Books of the Year "A feel-good book guaranteed to lift your spirits."—The Washington Post The dazzling reader-favorite about the choices that go into a life well lived, from the acclaimed author of *How To Stop Time* and *The Comfort Book*. Somewhere out beyond the edge of the universe there is a library that contains an infinite number of books, each one the story of another reality. One tells the story of your life as it is, along with another book for the other life you could have lived if you had made a different choice at any point in your life. While we all wonder how our lives might have been, what if you had the chance to go to the library and see for yourself? Would any of these other lives truly be better? In *The Midnight Library*, Matt Haig's enchanting blockbuster novel, Nora Seed finds herself faced with this decision. Faced with the possibility of changing her life for a new one, following a different career, undoing old breakups, realizing her dreams of becoming a glaciologist; she must search within herself as she travels through the Midnight Library to decide what is truly fulfilling in life, and what makes it worth living in the first place.

Lowe was shocked when she realized how the small, everyday expenses of living just added up until her family was being threatened by one dragon of a debt. Through hard work and God's help, the family paid off their creditors in just under four years. Lowe shares how her war on debt strengthened her marriage and brought her whole family closer to God and to one another.

Ruth Soukup knows all too well how stressful it can be to have a home packed to the gills, with an overbooked schedule to match. After years of overspending left her wallet empty and her home full, she realized it was time for a massive change. She began clearing her life, and her home, of clutter, one small step at a time. Over the course of thirty-one simple but powerful daily challenges she is sharing how you can do it too.

In *Living Well on a Shoestring*, you'll find more than 1,500 practical money-saving techniques for every aspect of your life, from getting out of debt and finding money for retirement to decorating on a budget and cutting pet-care costs. The penny-pinching editors of *Yankee* magazine know firsthand that you can learn to live well while staying well within your means. And now they're on a campaign to show you how it can be done! Inside these covers, you'll discover the four essential keys to spending wisely and stretching your income: knowing budget basics, getting out of and avoiding debt, increasing your savings, and living within your income. You'll also get all the information you need to build a solid financial foundation for living the good life, including tax-trimming ideas and a list of easy ways to increase your earnings. Once you've mastered the four basic elements that will help you transform your spending style without settling for less, you're ready for the nitty-gritty, penny-pinching, day-to-day details of consistent and mindful saving. Check out the scores of ingenious ideas jam-packed into chapters like *Frugal Lawn and Garden Care*, *Thrifty Ways to Dress Well*, *Spending Less for Quality Health Care*, *Saving on Electronics and Small Appliances*, and *Cutting Transportation Costs*. This book offers hundreds of tried-and-true tips for leading a thrifty lifestyle. Need supplies for your home office? Keep your eyes peeled for businesses that are closing or relocating. Want to lower your auto insurance rate? Ask about hidden discounts that your insurance company may not be revealing up front. In the market for a new bicycle? Shop in late September or early October, just after the industry's largest trade show-- and don't be afraid to barter. Sprinkled throughout these pages are entertaining real-life "It Worked for Me" success stories and top-notch recommendations from "The Yankee Miser." Perfect for skimming or reading cover to cover-- you may have trouble putting it down-- *Living Well on a Shoestring* is a comprehensive, information-packed volume that guarantees you'll have more money in your pocket at the end of each and every day. More than two million devoted readers agree that the editors of *Yankee* magazine are the most trusted authorities on the art of living well on a shoestring-- after all, it's a Yankee tradition!

1,501 ingenious ways to spend less for what you need and have more for what you want.

Doing well with money isn't necessarily about what you know. It's about how you behave. And behavior is hard to teach, even to really smart people. Money—investing, personal finance, and business decisions—is typically taught as a math-based field, where data and formulas tell us exactly what to do. But in the real world people don't make financial decisions on a spreadsheet. They make them at the dinner table, or in a meeting room, where personal history, your own unique view of the world, ego, pride, marketing, and odd incentives are scrambled together. In *The Psychology of Money*, award-winning author Morgan Housel shares 19 short stories exploring the strange ways people think about money and teaches you how to make better sense of one of life's most important topics.

"Loren Cunningham's dream began with a vision--waves of young people moving out across the continents announcing the Good News of Jesus Christ. Decades later, Loren's vision has grown into an interdenominational movement of Christians from around the world who are dedicated to presenting the gospel to this generation. Loren speaks and teaches internationally, and his missionary

travels have taken him to every nation on earth. Loren Cunningham illustrates that trusting God in every area, including finances, is not just for those Christians called into "full-time" ministry. Every Christian, regardless of vocation, can enter into the adventure of living by faith by firmly committing to obey God's will. A Christian who has experienced God's provision will be spoiled for the ordinary.

STUFF. It's everywhere. Lurking in corners and closets, spilling onto counters and coffee tables, creating havoc everywhere we look. And it's not just the physical clutter that weighs us down. Oh no, it is the stress of overbooked schedules, and the weight of life that sometimes feels oppressive and totally out of whack. New York Times bestselling author Ruth Soukup feels your pain--she has been there too. Through personal stories, Biblical truth, and practical action plans, she will inspire and empower each of us to finally declutter not just our home, but our mind and soul as well. *Unstuffed* is real, honest, and gets right down to the question we are all facing--how can we take back our lives from the stuff that is weighing us down? In this book, together we will: Create a comprehensive vision for our homes and make instant changes to improve its overall function. Discover that more closet space is not the solution and instead learn how to set strict limits for the stuff we bring in. Overcome the frustration of dealing with our kids' influx of stuff and implement practical solutions for keeping the chaos at bay. Recognize the pitfalls of an overstuffed schedule. BEFORE it gets out of hand and instead learn to combat the culture of busy that keeps us running from one thing to the next. Finally conquer that mountain of paperwork that threatens to tumble down around us at any moment. Let go of the guilt that gets attached to gifts and instead learn to separate our loved ones from their stuff. Begin to cultivate our real friendships while eliminating the toxic relationships that weigh us down.

"Whether you have been blogging for years or just a few weeks, *How to Blog For Profit (Without Selling Your Soul)* offers solid advice and practical action plans for creating an authentic, successful, and profitable blog. With wit, wisdom, and the insight of someone who's been there, Ruth Soukup shares how she grew her own blog, *Living Well Spending Less*, to over one million monthly visitors, earns a full time income, and still is able to write about the things she truly cares about."--Page 4 of cover.

From one of Nielsen's top 50 power moms comes advice you can take to the bank—literally! Crystal Paine, who has helped busy women everywhere take control of their finances, presents her most effective strategies designed for families of all sizes and income levels. With hundreds of inspiring "why didn't I think of that?" tips, plus worksheets, Paine breaks down your goals into easy, manageable steps so you can: • Achieve a complete financial makeover • Set up a realistic budget • Never pay retail • Slash your grocery bill • Organize your time and your home • Use coupons wisely • Pay with cash only • Live simply • Become debt free • Choose contentment • Make every dollar count

In this four-session video Bible study, author Ruth Soukup will inspire you to make real and lasting changes to your personal goals, home, and finances.

Redefine the Good Life and learn how to live it with biblical principles and practical steps from finances to clutter outlined in an 8-week study.

Live Better, Spend Less, and Save More - Spending and Saving: How to Get Credit and Your Money to Work for You is about what works for real people in the real world. Too much of the financial advice available today is simply not workable for most people in the real world. I have included in this book what I have found works for people, and left out what I have found does not work for people. For example, you will not see a budget in this book. A budget is one of the most common items of financial advice. Use a budget you are told. The problem is most people cannot sustain the use of a budget for any length of time. In public speaking, I ask people how many of them use a budget. The number of people using a budget is small. Why? Because a budget is about limiting spending and most people do not like the limiting concept. Instead I have developed tools that are not based on limitation. My tools are focused on getting you what you want and less of what you do not want. -

As senior citizens age, they tend to go through less money; in fact, the typical over-75 household spent only \$25,763 in 2004. This is in direct contrast to financial planners who tell you that you need to save large amounts of money in order to live comfortably during your retirement years. In this new book, you will learn how to manage your expenses, how to reduce and eliminate debt, how to save and invest wisely, how to use retirement planning tools, how to reduce living expenses, how to downsize to a smaller, less expensive property, how to save on small items, how to prioritize your insurance, and how to cut back. Additionally, you will learn about withdrawal plans, selling your home, simplifying your life style, and streamlining postretirement activities. Perhaps most interestingly, you will be presented with the option of moving overseas when you retire. Places such as Costa Rica, Panama, Belize, Malta, and Mexico offer lower living costs and lower prescription drug prices. - Publisher.

Navigating the "neurotypical" world with Asperger syndrome or high-functioning autism (AS/HFA) can be extremely stressful. But

by understanding the specific ways your brain works differently--and how to tap into your personal strengths--you can greatly enhance your well-being. In this wise and practical book, experienced therapist Valerie L. Gaus helps you identify goals that will make your life better and take concrete steps to achieve them. Grounded in psychological science, the techniques in this book help you: *Learn the unspoken rules of social situations.*Improve your communication skills.*Get organized at home and at work.*Manage anxiety and depression.*Strengthen your relationships with family and friends.*Live more successfully on your own or with others. A wealth of stories, questionnaires, worksheets, and concrete examples help you find personalized solutions to problems you are likely to encounter. You can download and print additional copies of the worksheets for repeated use. Of special note, the Introduction was updated in 2017 with the latest information on how autism spectrum disorder is defined in DSM-5. Finally, a compassionate, knowledgeable, positive guide to living well on the spectrum.

The most beautiful fish in the entire ocean discovers the real value of personal beauty and friendship.

Practical Advice for Getting Ahead Ever feel like your budget has gone off track, or make it to the end of the month and wonder where your money actually went? A month of no-spending is the perfect way to reset your spending habits, but doing it alone can seem downright scary. What if there was a simple resource that offered a month of daily challenges for spending not just less, but absolutely ZERO. What if you could gain confidence from daily ideas for planning your meals, getting your home in order, and becoming more creative--all without spending a dime? *31 Days of Living Well & Spending Zero* is that resource. As you work through the ideas found in month-long challenge, you will: Discover the surprising joy of zero spending, and make instant changes that will totally transform your attitude. - Learn how to use the food you already have on hand to create delicious, budget friendly meals for your family. - Be inspired to clean and declutter your living space in order to create the cozy space you've always dreamed of. - Gather innovative ideas for using those items you already have on hand to create new solutions for old problems. - Find encouragement and inspiration from others who have completed this same challenge--and lived to tell the tale. - Learn simple tricks and tips for selling your stuff, slashing your bills, and even saving on food.

In *Search of the Good Life* Have you ever felt that your life--and budget--is spiraling out of control? Do you sometimes wish you could pull yourself together but wonder exactly how to manage all the scattered pieces of a chaotic life? Is it possible to find balance? In a word, yes. Ruth Soukup knows firsthand how stressful an unorganized life and budget can be. Through personal stories, biblical truth, and practical action plans, she will inspire you to make real and lasting changes to your personal goals, home, and finances. With honesty and the wisdom of someone who has been there, Ruth will help you: * Discover your "sweet spot"--that place where your talents and abilities intersect. * Take back your time and schedule by making simple shifts in your daily habits. * Reduce stress in your home and family by clearing out the clutter. * Stop busting your budget and learn to cut your grocery bill in half. Who Needs This Book? *Living Well, Spending Less* was written to bring hope and encouragement to every woman who currently feels overwhelmed or stressed with a life--and budget--that feels out of control. It speaks to the mom trying to juggle all the demands of a busy life with the pressure to keep up with those around her. It is a practical guide for those of us who often long to pull ourselves together but don't always know how. It is real, honest, packed with practical tips, and speaks to the heart of the matter--how can we live the life we've always wanted? Want to know if this book is for you? * Do you ever find yourself comparing your life to those around you? * Have you ever wished for the courage to follow your dreams? * Do you ever struggle to stay organized or get things done? * Have you ever felt loaded down with stuff you don't really need....or even really want? * Do you ever struggle to keep your finances on track? * Do you sometimes long for deeper, more authentic relationships in your life? If the answer to any of these questions is YES, this book provides real and practical solutions from someone who has been there. Ruth doesn't just offer advice, she walks it with you, and shares with brutal honesty her own mistakes, failures, and shortcomings. It is encouraging, motivating, and life-changing. What Others Are Saying: "An incredible book that will teach you how to spend smart without compromising a great life. Ruth's stories and practical advice will make you want to be a better mother, wife, sister, and friend." --RACHEL CRUZE, coauthor with Dave Ramsey of *Smart Money Smart Kids* "Ruth knows firsthand how mamas like us live crazy busy lives, and she steps in as a friend to help us manage and love every minute of it. She offers her best tips for gaining control over the chaos with wisdom-based insights on all things thrifty and family. I'll be reading it again and again!" --RENEE SWOPE, bestselling author of *A Confident Heart*

In this boxed set, we'll be tackling the familiar challenges of personal finance management... but in an unfamiliar way. INCLUDED IN THIS COLLECTION: BOOK 1: *Rethinking Budgeting - How to Escape the Poverty Mindset and Create a Lifestyle That Works for You* BOOK 2: *The Minimalist Budget - A Practical Guide On How To*

Save Money, Spend Less And Live More With A Minimalist Lifestyle BOOK 3: Dollars & No Sense - Why Are You Spending Your Money Like An Idiot? DESCRIPTION: In this boxed set, we'll be tackling the familiar challenges of personal finance management... but in an unfamiliar way. If your main money problem is simply "I don't have enough of it!", you may be surprised at the approach these books will take. Here, you will NOT find the same old tips and tricks on how to save money by re-using teabags or buying rice in bulk. Instead, we'll get to the very heart of what money actually means, how we spend it and why, and what you can do to start using what you have right now to create a lifestyle that has meaning for you. "Budget" - it's a meager little word, one that all too often comes after "tight". Maybe you think of this word as an adjective, something to describe a cheap and substandard car or hotel. "Budget" brings to mind rationing... a kind of money diet. If you're like many people, budgeting is something you do with a kind of deflated spirit. Budgeting means bargain bin quality and the sad sense that what you want is going to be just out of reach. With these books, we'll try to go a little deeper. We'll consider the root causes of careless spending, as well as the three biggest but largely invisible money myths we all believe in to some extent. We'll then consider ways to start creating a budget that works for you and your goals, rather than against it. So much budget and personal finance advice out there is about solving problems using the same thinking that created them. These books will try a different approach to budgeting altogether. And it starts with a fact that many personal finance guides out there avoid like the plague. My hope with these books is that they'll give you a starting point to begin to reconsider your relationship to money and, by extension, your relationship to yourself and the world you live in. My hope is that you'll find something that inspires you to think differently and make different choices, ones that will leave you feeling more in control and more fulfilled than ever before. We each only have one life - here's to spending it wisely! WHAT ARE READERS SAYING? "This is definitely not just another cut-and-save type of book. While it does deliver a wealth of very solid advice on how to make drastic changes in your spending habits and provide great advice on how to save money in a variety of areas, it gave me so much more food for thought that I could ever have anticipated. This book ties all of the above into our own personal psychology and our attitudes about money, possessions and the role they play in our lives. The next time someone asks for advice on this topic, I will definitely recommend this collection." "This incredible guide is packed with information on how to revamp your lifestyle. The author breaks down multiple budgeting strategies and end with a step-by-step actionable plan. Plenty of food for

thought, excellent strategies offered and nicely organized." "This is the type of book everyone should read. It takes on a gargantuan task: asking you to re-evaluate money as it pertains to your life personally, culturally, and literally." Grab your copy TODAY of this LIMITED EDITION boxed set!

It used to be that "stuff" made you cool. That is so twentieth century. Jeff Yeager, the man dubbed The Ultimate Cheapskate by Matt Lauer on Today, offers a completely fresh take on personal finance, teaching us how to enjoy life more by spending less. He will show you how to buy less stuff, retire young, and live financially free, while you make a positive difference in people's lives and save the planet along the way. The Ultimate Cheapskate's Road Map to True Riches lays out the practices and principles that have made cheap the new cool. Live within your means at thirty and stay there. The Ultimate Cheapskate was living well on what he earned at thirty, so when he made more money, he saved every penny. Now he is "selfishly" employed, doing work he loves and helping others. Do for yourself what you could have others do for you. Cheapskates are die-hard do-it-yourselfers. It's all about having the right tools, and The Ultimate Cheapskate will get you started. Pinch the dollars and the pennies will pinch themselves. It's not the \$3 cup of coffee; it's the big-ticket decisions that determine whether you'll be financially free. So buy a house, not a castle. The Ultimate Cheapskate's Road Map to True Riches promises a quality of life you cannot buy, a sense of satisfaction you cannot fake, and an appreciation for others and for the planet that gives life value. Open your road map and prepare to discover the true joys of financial freedom.

Have you ever felt that your life—and budget—is spiraling out of control? Clutter spilling onto counters and coffee tables, creating havoc everywhere you look? Do you sometimes wish you could pull yourself together but wonder exactly how to manage all the scattered pieces of a (normal) chaotic life? Regardless of the never quite-enough message society wants to give us, always wanting more and ending up having too much is not the Good Life God intended. More than setting and sticking to a budget; more than quitting the constant filling of our spaces with deals on more stuff—we must fill our hearts with the truth of God's Word and allow it to change what our hearts desire. The Good Life is one defined not by what we have but by who we are. If you feel stressed out or overwhelmed, this study will help you discover the way to a life rich in faith, family, friends—and a budget that balances with space to breathe. Take back your life from the stuff that is weighing you down! Ruth Soukup, New York Times best-selling author and popular blogger, knows all too well how overwhelming it can feel to have a life filled with too many things.

Through personal stories, biblical principles, and practical action plans, she will inspire you to make real and lasting changes to your personal goals, home, and finances while decluttering your mind and soul. This 8-week study will help you: Find balance by letting go of unhealthy habits that compete for our hearts and spirits. Discover your "sweet spot"—that place where your talents and abilities intersect. Take back your time and schedule by making simple shifts in your daily routines. Reduce stress in your home and family by clearing out the clutter. Stop busting your budget and learn to cut your grocery bill in half. Discover how to set strict limits for the stuff we bring into our space. Overcome frustration and implement practical solutions for keeping the chaos at bay. Recognize the pitfalls of an overstuffed schedule and learn to combat the culture of busy. This study guide is designed for use with the Living Well, Spending Less / Unstuffed Video Study (sold separately).

In the spirit of The Gentle Art of Swedish Death Cleaning and The Joy of Less, experience the benefits of buying less and sharing more with this accessible 7-step guide to decluttering, saving money, and creating community from the creators of the Buy Nothing Project. In their island community, friends Liesl Clark and Rebecca Rockefeller discovered that the beaches of Puget Sound were spoiled by a daily influx of plastic items and trash washing on shore. From pens and toothbrushes to toys and straws, they wondered, where did it all come from? Of course, it comes from us—our homes, our backyards, our cars, and our workplaces. And so, a rallying cry against excess stuff was born. In 2013, they launched the first Facebook Buy Nothing Project group in their small town off the coast of Seattle, and they never expected it to become a viral sensation. Today there are thousands of Buy Nothing groups all over the world, boasting more than a million members, and 5,000 highly active volunteers. Inspired by the ancient practice of gift economies, where neighbors share and pool resources, The Buy Nothing, Get Everything Plan introduces an environmentally conscious 7-step guide that teaches us how to buy less, give more, and live generously. At once an actionable plan and a thought-provoking exploration of our addiction to stuff, this powerful program will help you declutter your home without filling landfills, shop more thoughtfully and discerningly, and let go of the need to buy new things. Filled with helpful lists and practical suggestions including 50 items you never need to buy (Ziploc bags and paper towels) and 50 things to make instead (gift cards and salad dressing), The Buy Nothing, Get Everything Plan encourages you to rethink why you shop and embrace a space-saving, money-saving, and earth-saving mindset of buying less and sharing more.