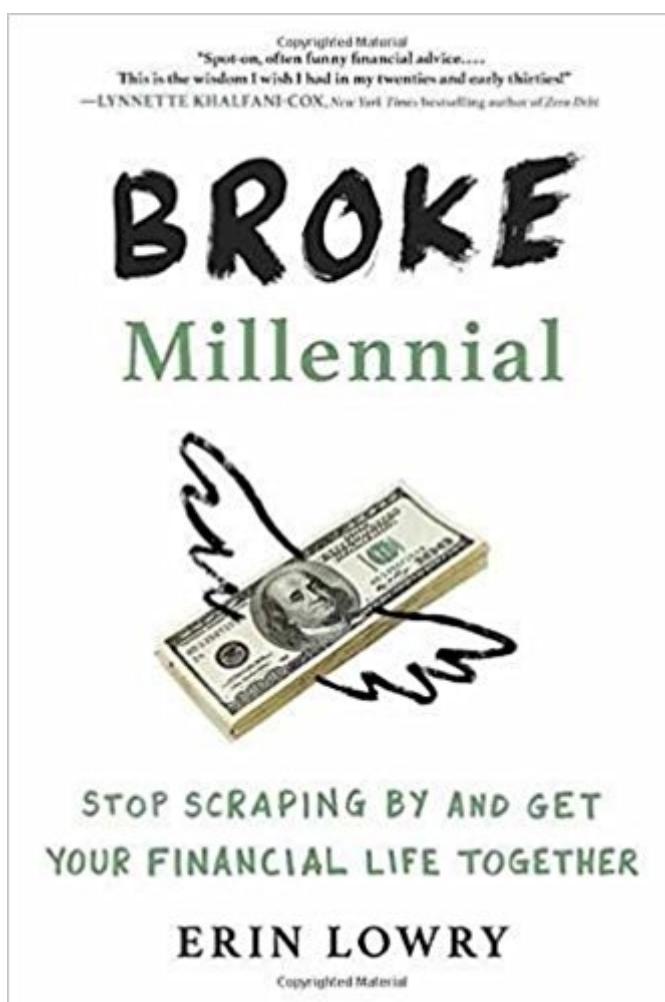


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# Broke Millennial: Stop Scraping By And Get Your Financial Life Together



## Synopsis

WASHINGTON POST  COLOR OF MONEY  BOOK CLUB PICK Stop Living Paycheck to Paycheck and Get Your Financial Life Together (#GYFLT)!  If you're a cash-strapped 20- or 30-something, it's easy to get freaked out by finances. But you're not doomed to spend your life drowning in debt or mystified by money. It's time to stop scraping by and take control of your money and your life with this savvy and smart guide. Broke Millennial shows step-by-step how to go from flat-broke to financial badass. Unlike most personal finance books out there, it doesn't just cover boring stuff like credit card debt, investing, and dealing with the dreaded  word (budgeting). Financial expert Erin Lowry goes beyond the basics to tackle tricky money matters and situations most of us face #IRL, including: - Understanding your relationship with moolah: do you treat it like a Tinder date or marriage material? - Managing student loans without having a full-on panic attack - What to do when you're out with your crew and can't afford to split the bill evenly- How to get  with your partner and find out his or her  (debt number, of course)  and much more.  Packed with refreshingly simple advice and hilarious true stories, Broke Millennial is the essential roadmap every financially clueless millennial needs to become a money master. So what are you waiting for? Let's #GYFLT!

## Book Information

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## Customer Reviews

 This book is well worth its list price. It's the youthful perspective that makes this so refreshing. It's well-written and researched by a millennial for

millennials—without the judgment, sarcasm and superiority we older folks too often convey when we talk to young adults about money. •Michelle Singletary, The Washington Post “A new book about money that teens and millennials will actually read! This not only has great insights and tips about handling money, but it’s written in a casual, relatable way.” •Time A “Broke Millennial does a great job of presenting practical how-to money advice in a conversational way! The tone is one that makes you feel like, ‘we’re all in this together,’ and not the typical talking to you like you’re a kid that you often find in other books geared toward young adults.” •Jason Dorsey, bestselling author, millennial expert, and president of The Center for Generational Kinetics A “It’s a price worth paying to own a helpful book like Broke Millennial. Erin Lowry explains nearly everything consumers need to know about finances, in layman’s terms and simple steps. Best of all, though it’s meant for 20-somethings, this book isn’t specific to them: you really can give it to a wise middle-schooler or a grownup in need of the info. For anyone old enough to read this book, Broke Millennial won’t be a bust.” •Twin Cities Business Magazine “If you haven’t quite got the hang of adulting, follow Erin Lowry’s spot-on, often funny financial advice. You’ll be inspired by how she successfully sidestepped student loan debt, negotiated a 40% (yes, 40%) raise, and managed to tackle a host of thorny money situations. Best of all, Erin reveals how you can do all this too. Broke Millennial is not your typical personal finance book. This is the wisdom I wish I had in my twenties and early thirties!” •Lynnette Khalfani-Cox, cofounder of AskTheMoneyCoach.com and New York Times bestselling author of Zero Debt: The Ultimate Guide to Financial Freedom A “Broke Millennial takes the typical preaching and finger-wagging out of money lessons and replaces them with humor, empathy and a fun, pick-your-financial-path twist, while offering helpful and practical advice to successfully navigate all the financial questions you’ll face in the real world.” •Farnoosh Torabi, financial expert and host of the award-winning podcast, So Money A “The ultimate millennial guidebook on money matters! I highly recommend it.” •Jason Vitug, bestselling author of You Only Live Once: The Roadmap to Financial Wellness and a Purposeful Life A “My go-to personal finance book when I am working with millennials! It’s filled with practical step-by-step instructions and guides that any twenty- or thirty-something can easily use to change their financial situation.” •Lauren Greutman, Frugal Living Expert at Lauren Greutman.com A “Rich with specific advice to guide readers on the path to financial wellness. Millennials who may be overspending because of #FOMO need to read this book stat!” •Bobbi Rebell, author of How to Be

a Financial Grownup: Proven Advice from High Achievers on How to Live your Dreams and Have Financial Freedom

Thinking about money, especially when you don't have much, can be painful. But Erin Lowry shows that you don't need to be a mathematical genius to get on the right track. She makes it easy for people to build a financially healthy plan for life. Spend some time with this book, and your financial decisions and confidence will improve, no doubt.

•Nicholas Clements, cofounder of MagnifyMoney.com "If you're looking for a book to give to a recent grad, your friend who has no idea what a budget is, or just want to read a personal finance book from someone like you who's been there...you absolutely need to grab a copy of Broke Millennial."--Jessica Moorhouse, A host of the Mo Money Podcast, founder of Millennial Money Meetup, and co-founder of Rich & Fit.

ERIN LOWRY is a millennial personal finance expert, writer, and speaker. She founded BrokeMillennial.com as a way to reach her fellow millennials who are struggling to understand basic personal finance concepts. Lowry's writing has appeared in New York Magazine, Forbes, and U.S. News and World Report, and on Business Insider and Thought Catalog. Some of her many opinions have been featured in USA Today and The Wall Street Journal, and on CBS Sunday Morning, NBC News, Refinery29, Marketplace Money, and Mashable. Lowry lives in New York City with her spunky rescue dog, Mosby.

Erin Lowry is an entertaining author whose appeal reaches across the generations. Parents will enjoy her references to the manner in which her parents helped her understand finances, siblings will side with her sister deserving a cut when selling donuts, and everyone else will love her practical ideas for saving and investing. Her ideas are interesting manageable, and ready to implement into one's financial planning! Well done!!!Eileen Keenan Skrobacz

I knew that pre ordering this book would be a wise investment and Broke Millennial has not failed me. About 1/2 way through the book and have already implemented some lifestyle changes to create a more sustainable financial future for my family and I. Really looking forward to this author's next book because I know she'll write relevant and interesting information.

I've read my fair share of personal finance books but it wasn't until I picked this book up that I realized how very few of them are geared for folks in their early 20s, recent grads and young

professionals. Two things stand out. One, it couples sound financial knowledge with advice on how to reorient your attitude towards money in a more productive way, especially with partners and peers. Two, the advice on both debt and investing were extremely relevant to where I am financially. An example of excellent framing: Erin suggests having a great credit score as financial insurance to give you access to the best credit products if you find yourself in a financial bind which you intuit, but reframed my relationship and understanding of debt and my own credit score. Can't recommend this enough!

A treasure trove of financial information! This tidy volume should be read by anyone looking for sound financial advice. The author explains the ins and outs of a variety financial subjects in an interesting and even humorous manner which makes the book an enjoyable read--no tedium here. She tackles her subject with objectivity and clarity. This book may be generally geared to the "millennial generation" but it applies across the board to anyone looking to understand sound financial principles and apply them.

First of all, I just wanted to take a moment to appreciate that this was written by a fellow Millennial and not someone constantly bashing us for a myriad of reasons. I hear it constantly, especially in my career field, so this book felt like a breath of fresh air. I also enjoyed the judgment free aspect of this book. I don't feel I've been especially Money wise up to the point, and this book can serve as a guide I can pick up now and again in the future. This book clicked with me in a way others haven't. The moment that most got my attention arrived early in the book that discussed how much you should have saved for retirement by age 35. It's \$100k. I don't have anywhere near that amount and 35 is coming up soon. That fact alone has made me COMPLETELY changed my mindset on money and I am definitely better off because of this book. Saving is definitely my new priority in life.

A fun and easy-to-understand read! Broke Millennial covers the basics of personal finance in a tone that's entertaining but still serious and clear. Although I'm pretty well-versed in the building blocks of a good financial life, I did find that there was plenty to learn (history of the FICO score, which bank fees should be easy to avoid, etc) and it's nice to have all this information in one place. Erin is clearly very smart and the book is very well organized so you can flip around to what you need. This book would have been so helpful to me in my early twenties when I was just starting my career and really living in that paycheck-to-paycheck cycle. Makes a perfect gift for a recent grad or anyone in their early, mid or late twenties!

I'm a nursing student going into my senior year of college. My first choice of books is definitely not a finance book. I know I needed to get my act together if I wanted to be successful with my money. I am completely blown away by this book. Erin Lowry is amazing. She truly knows how to connect with her audience (even the ones who don't have the first clue about finance). I talk about this book all the time and have incorporated so many of the things she talks about doing into my life. I am already starting to see the benefit of buying this book. I recommend to any age group but especially younger adults! Love it!

Personal finance is an uncomfortable topic for many. I work in the legal services industry where people are paid well and yet still lack basic financial discipline, with the end result that even after years of gruelling work people walk away with little to show for it (there is a general sense that money will always be forthcoming and that earnings will always go up). Erin Lowry's book is an engaging and honest look at how to form good habits no matter the size of your pay check, and how the decisions one makes today can seriously impact, for better or worse, financial security in the future. It's a rare feat to make a personal finance book highly readable - the author is able to do so by never talking down to the reader and offering up funny personal anecdotes. Regardless your level of insight into financial planning, there is something here for everyone. No doubt a bright future lies ahead for this gifted first time author.

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