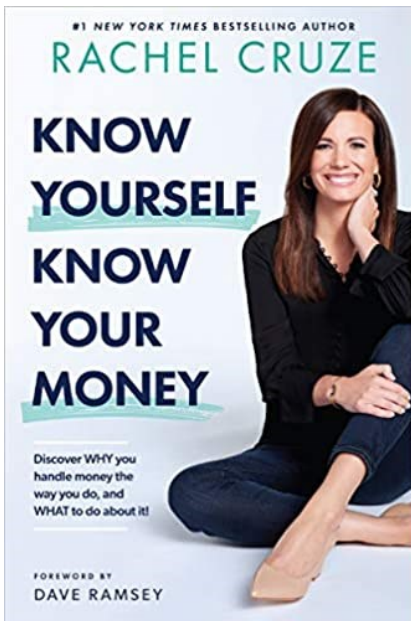


PERSONAL FINANCES:

A SPECIAL EDITION OF THE READERS' ADVISORY COMMITTEE STAFF PICKS

New Castle County Libraries Readers' Advisory Newsletter

Winter 2023



Know Yourself, Know Your Money by Rachel Cruze

When it comes to money, it pays to know yourself. This is **NOT** just another money book. Personal finance expert Rachel Cruze brings an all-new approach to the traditional money rules, and it all starts with your mindset. Go **beyond the Ramsey Baby Steps** and get to the root of all of your decisions—your mind, your behaviors, and your

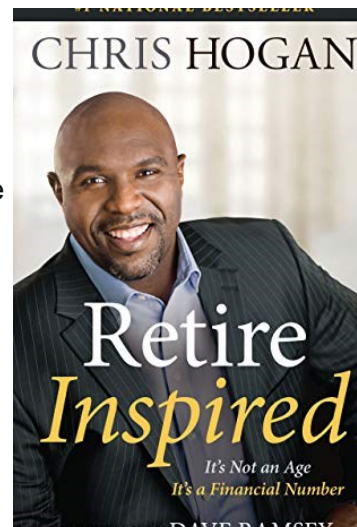
beliefs—so you can change your money mindset *for good*. You may already know how to make the right money decisions, BUT you probably still find yourself slipping into impulse purchases, dipping into savings, disagreeing on your budget with your spouse, and wondering “Why did I do that?!” If so, this book is for YOU. Rachel Cruze explains the psychology, strengths, and challenges that come with each of her brand-new **Seven Money Tendencies: Saver or Spender, Nerd or Free Spirit, Experiences or Things, Quality or Quantity, Safety or Status, Abundance or Scarcity, Planned Giving or Spontaneous Giving**. Along with discovering where you land on the scale of Seven Money Tendencies, this book also introduces new ways to understand how your ‘parents, your fears, and your beliefs impact your money ‘mindset. **You’ll learn:**

- Which of the Four Childhood Money Classrooms shaped your personality
- How the Six Core Money Fears can drive your most common money mistakes
- Why you handle money the way you do, and what to do about it

You **DON'T** have to white-knuckle your way toward financial freedom. This book will show you how to make taking control of your money so much easier (and fun).

Also recommended:

- *The Total Money Makeover* by Dave Ramsey
- *Personal Finance 101* by Alfred Mill
- *Financially Forward* by Alexa Von Tobel
- *How I Invest My Money* by Joshua Brown
- *Money Hack\$* by Lisa Rowan
- *Stacked* by Joe Saul-Sehy



Retire Inspired by Chris Hogan

What do you think of when you hear the word retirement? Do you see yourself spending weeks at a time with your grandchildren? Volunteering your time to a worthy cause? Traveling to remote vacation spots you've always wanted to visit? Those dreams simply don't line up with the reality of many working Americans.

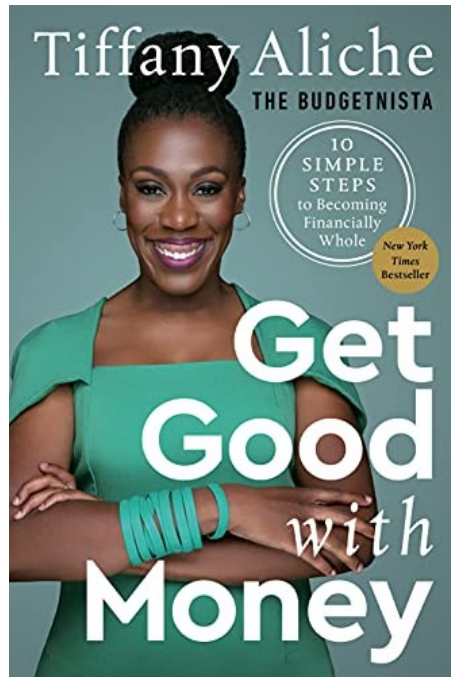
Rather than packing their bags for a month-long escape, many retirees will be packing their lunch for an eight-hour shift. And it's not because they want to; it's because they're broke! In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number—an amount you need to live the life in retirement that you've always dreamed of. Whether you're twenty-five or fifty-five, you can start now. Chris will equip you with a plan to make your own investing decisions, set proper expectations with your family for retirement, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

Get Good With Money by Tiffany Aliche

NEW YORK TIMES, WALL STREET JOURNAL, AND USA TODAY BESTSELLER •

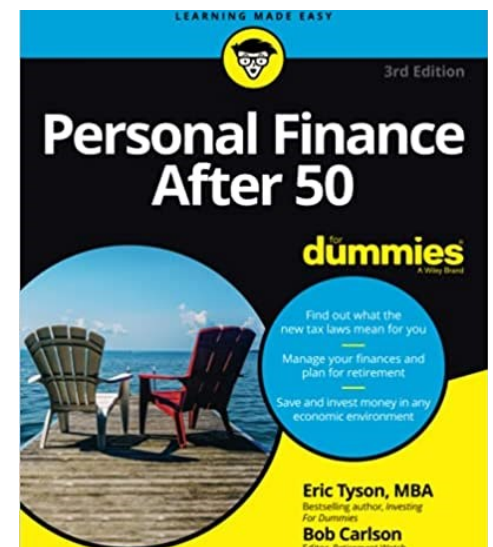
A ten-step plan for finding peace, safety, and harmony with your money—no matter how big or small your goals and no matter how rocky the market might be—by the inspiring and savvy “Budgetnista.”

Tiffany Aliche was a successful pre-school teacher with a healthy nest egg when a recession and advice from a shady advisor put her out of a job and into a huge financial hole. As she began to chart the path to her own financial rescue, the outline of her ten-step formula for attaining both financial security and peace of mind began to take shape. These principles have now helped more than one million women worldwide save and pay off millions in debt, and begin planning for a richer life. Revealing this practical ten-step process for the first time in its entirety, *Get Good with Money* introduces the powerful concept of building wealth through financial wholeness: a realistic, achievable, and energizing alternative to get-rich-quick and over-complicated money management systems. With helpful checklists, worksheets, a tool kit of resources, and advanced advice from experts who Tiffany herself relies on (her “Budgetnista Boosters”), *Get Good with Money* gets crystal clear on the short-term actions that lead to long-term goals. An invaluable guide to cultivating good financial habits and making your money work for you, *Get Good with Money* will help you build a solid foundation for your life (and legacy) that’s rich in every way.



Personal Finance After 50 for Dummies by Eric Tyson

Retirement is lasting longer for all of us. That’s why—and however long you decide to keep working—it’s essential to plan ahead so you can live your post-career life as you wish. The latest edition of *Personal Finance After 50 For Dummies* details what you need to know—making it the perfect book to shelve next to your diet and fitness library, so you can keep your finances, as well as your health, in peak condition. Whether you’re new to financial planning or are pretty savvy but want to cut through the noise with targeted information and advice, you’ll find everything you need to know about how best to spend, invest, and protect your wealth so you can make your senior years worry-free, healthy, and fun. In plain English, retirement and financial experts Eric Tyson and Bob Carlson cover all the issues from investing, Social Security, and the long-term insurance marketplace to taxes and estate planning—including state-by-state differences. They demystify the muddy world of financial planning and provide strategies that make the course ahead crystal clear. They also dive into less obvious territory, showing how it’s possible to strategize financially to avoid the worst impact of unexpected events—such as the COVID-19 crisis—as well as exploring what investment approaches you can take to protect the most important possession of all: your own and your family’s health. Whether doing it for yourself or for parents, it’s never too late to begin retirement planning—and this highly praised, straightforward book is the best way to take control, so you can be confident your senior years are exactly what you want them to be: golden.



clever girl finance

ditch debt, save money
and build real wealth



bola sokunbi

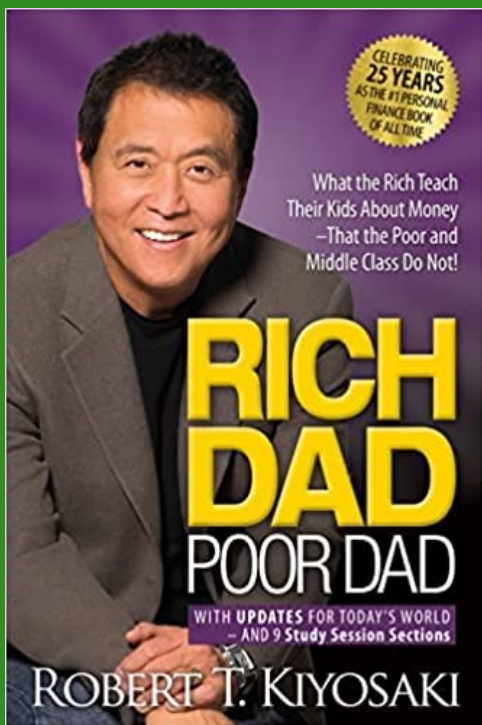
WILEY

Clever Girl Finance by Bola Sokunbi

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*.



Rich Dad Poor Dad by Robert T. Kiyosaki

April of 2022 marks a 25-year milestone for the personal finance classic Rich Dad Poor Dad that still ranks as the #1 Personal Finance book of all time. And although 25 years have passed since Rich Dad Poor Dad was first published, readers will find that very little in the book itself has changed — and for good reason. While so much in our world is changing a high speed, the lessons about money and the principles of Rich Dad Poor Dad haven't changed. Today, as money continues to play a key role in our daily lives, the messages in Robert Kiyosaki's international bestseller are more timely and more important than ever.

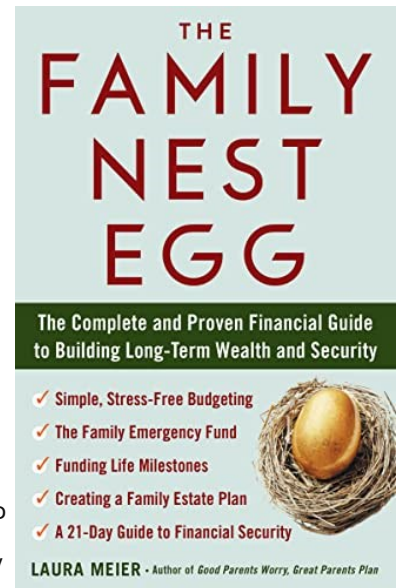
Rich Dad Poor Dad...

- Explodes the myth that you need to earn a high income to become rich
- Challenges the belief that your house is an asset
- Shows parents why they can't rely on the school system to teach their kids about money
- Defines once and for all an asset and a liability
- Teaches you what to teach your kids about money for their future financial success

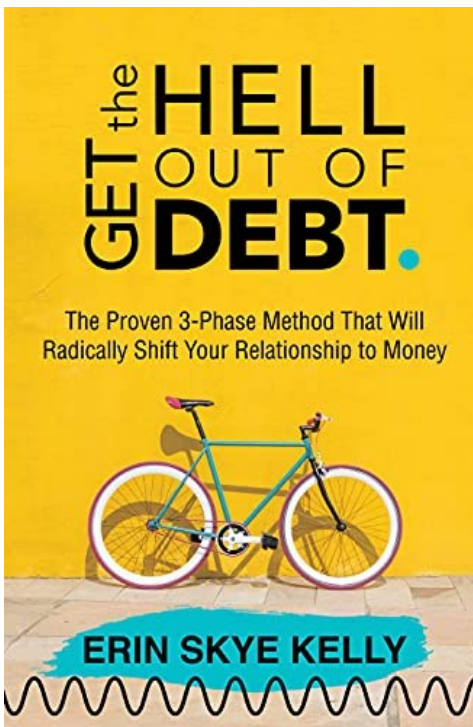
The Family Nest Egg by Laura Meier

Learn how to earn and save more money while protecting your finances and your family.

Wouldn't it be great if life were perfect, or just predictable? Recent times have been anything but. With rising rents, expensive mortgages, student loans, debts, and dreams deferred, most of us parents found our lives far from perfect or predictable even before the global pandemic and economic turmoil. But with the right guidance and actionable advice, we can get ourselves closer—taking back our future, building wealth, and protecting our families against the worst unforeseen events. In *The Family Nest Egg*, estate planning attorney and parent Laura Meier provides a breakthrough program of inspiring real-life stories and time-tested legal, financial, and practical tips to move our families from stress to success and security. Let's get planning. "Laura Meier's *The Family Nest Egg* gives parents the tools they need to find confidence, stop worrying, and secure the financial future for their loved ones. . . . A trustworthy resource." —Barbara Corcoran, founder of the Corcoran Group and Shark on ABC's Shark Tank



Get The Hell Out Of Debt by Erin Skye Kelly



Thousands of amazing humans have eradicated millions of dollars in debt because Erin Skye Kelly taught them how to get the hell out of it!

Erin Skye Kelly wrote *Get the Hell Out of Debt* after her own struggle to become consumer-debt free. She was tired of listening to middle-aged men in suits tell her to consolidate and refinance her debt when all that seemed to happen was she'd end up in more of it while they profited from it. When Kelly figured out the two most important tools to money management—and started achieving massive results—other women wanted to join in on the debt-free journey. With her sense of humor and straight-shooting sensibilities, Erin began transforming lives.

This book is not only a step-by-step process that will walk you through how to pay off your debt—it's a deeply personal journey centered around changing your mindset. As you master each of the three phases through repetition, you will create your own financial freedom, allowing you to live debt-free forever and create wealth and abundance that will positively impact your life—and the people you love and serve.

No matter how much consumer debt you carry, this book is a judgment-free zone from cover-to-cover. Your dreams are welcome here.

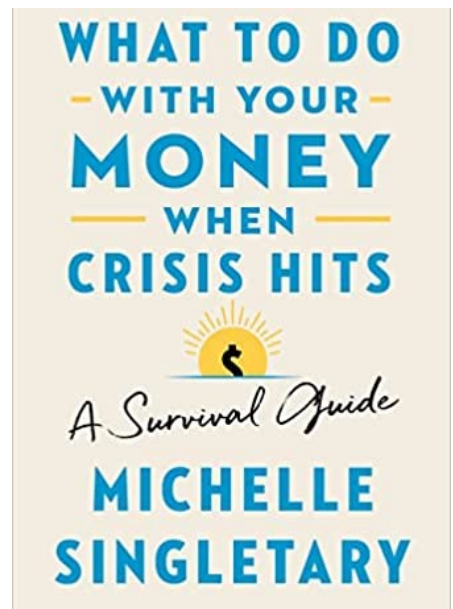
What To Do With Your Money When Crisis Hits by Michelle Singletary

From pandemics to recessions, bear markets to energy crises, life is full of financial setbacks. The hard truth is that it's not a matter of if there will be another economic downturn, but when. The important question to ask is this: how do you prevent a crisis from turning into a full-blown catastrophe?

Drawing on years of experience as an award-winning personal finance columnist, Michelle Singletary shares her expert advice for weathering a financial storm. In this book, she answers the most pressing questions that crop up when money suddenly becomes scarce, like:

- What bills need to be paid first?
- When is it right to dip into savings?
- What are the best ways to cut back on spending?
- How do you keep from panicking when the stock market is down?
- Is this "opportunity" a scam in disguise?

This hands-on guide covers debt concerns, credit card issues, cash-flow problems, and dozens of other common financial matters. Whether you're in the midst of one crisis or preparing for the next, this book provides the tools to secure your wealth and your future.



Financial Feminism by Jessica Robinson

A WOMAN'S GUIDE TO
INVESTING FOR
A SUSTAINABLE FUTURE



JESSICA
ROBINSON

As we face global challenges like climate change and inequality, what if women could use their investments to build a cleaner, fairer and more sustainable world?

Financial feminism – the belief in the financial equality of women – has been gathering momentum, largely in the context of the gender pay gap: on average a woman earns 80% of what a man does. But there's another gap – the gender investing gap – which shows women are investing less than men, saving less for retirement and parking more in cash. When compounded by the gender pay gap, this results in a significant shortfall, but there's more to financial feminism than simply addressing these gaps: women also care about where their money is invested and the impact it can have.

In this practical and accessible guide, sustainable investing expert Jessica Robinson shows how through financial feminism, women can use their financial power to invest in a sustainable future and build the kind of world they want to live in. With jargon-free explanations and real-world examples, she demystifies the financial services industry, breaks down just what sustainable investing is and demonstrates the societal and environmental impact of the investment decisions we make.

Arming women with the information they need to get started – and keep going – she hopes that more women will embrace financial feminism, invest to grow their own wealth and, in doing so, use their financial decisions to demand a better world.

Talk Money to Me by Kelley Keehn

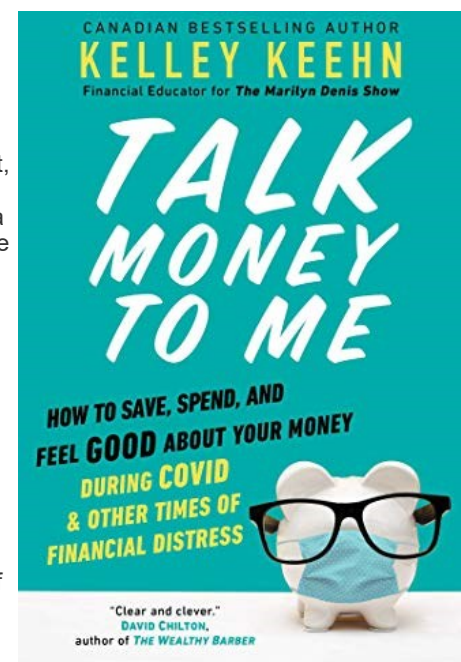
Learn how to save and spend wisely, feel good about money, and start living a more balanced life.

No matter your age, salary, social or relationship status, money is an important part of your life. Yet, somehow, talking about your money situation is hard. Why is it that you know more about what goes on in your friend's bedroom than with their bank account? Do you know if your parents have a will or if they'll leave a legacy? How many of your colleagues are still paying off student debt but are jet-setting around the globe on multiple credit cards? Since no one is talking about it, you can't be expected to learn how to manage your money on your own.

With years of experience as a personal finance advisor and educator, Kelley Keehn will answer your most burning questions about money and will talk you through how to avoid mistakes along the way. You can gain control of your debt, learn to save for your future, have a life, and feel good about money all at the same time. And—spoiler alert—you don't need a budget to do any of this! You'll learn:

- How to build good credit (and get rid of bad credit—especially credit card debt)
- How and when to invest for your future
- How to talk about money with your partner—and everyone else in your life
- How to save for a mortgage and then work towards being mortgage-free
- How to have fun, splurge once in a while, and still save money

With her unique blend of empathy and no-nonsense candor, Kelley takes you through the basics of personal finance with relatable anecdotes that expose the most common money pitfalls—and how to avoid them—so you can make financial decisions that are right for you.



The Financial Storm Warning for Investors

How to Prepare and Protect Your Wealth from Tax Hikes and Market Crashes



Jeff Camarda
with Steven James Lee
& Jerusha Lee

The Financial Storm Warning for Investors by Jeff Camarda

Is an investors' "perfect storm" brewing? If you're not careful, it could sweep your wealth away. Long-dormant inflation looks to be catching fire. A stock market in overdrive may crash and burn for years. And taxes to fund deficits and social programs look to be rising to punishing levels not seen in a generation. This triple threat could mean a financial apocalypse from which many investors won't ever recover.

Getting straight talk on smart wealth management has never been more critical. With Social Security and Medicare tracking to go belly-up in a few short years, there will be dire consequences for millions. Already-retired boomers, living far longer than ever expected, will strain government resources and risk running out of money. Who will pay for it all? Without smart planning, your taxes may rise to confiscatory levels, sapping net worth and lifestyle quality. Your retirement lifestyle and legacy for your kids could get crushed. Some may never be able to retire.

Investors and savers of every age and stripe will want to pay careful attention to the concentrated wisdom in this book and take proactive steps to protect themselves while there's still time.

We Should All Be Millionaires by Rachel Rodgers

Are you ready to fill your life with more peace, power, and joy?

We Should All Be Millionaires details a realistic, achievable, step-by-step path to creating the support, confidence, and plan you need to own your success and become the millionaire the world needs you to be.

Only 10 percent of the world's millionaires are women, making it difficult for women to wield the economic power that will create lasting equality. Whatever is stopping you from having seven figures in the bank—whether it's shaky confidence, knowledge gaps when it comes to wealth building tactics, imposter syndrome, a janky mindset about money (it's okay, we've all been there!), or simply not knowing where to begin—this book shows you how to clear every obstacle in your way, show up, and glow up.

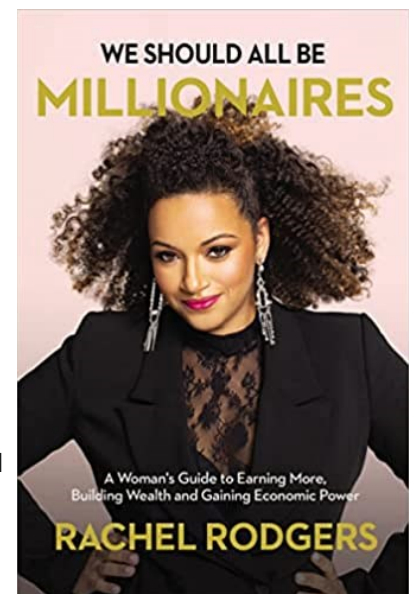
We Should All Be Millionaires will forever change the way you think about money and your ability to earn it.

In this book, Rachel Rodgers— a Black woman, mother of four, attorney, business owner, and self-made millionaire— shares the lessons she's learned both in her own journey to wealth and in coaching hundreds of women through their own journeys to seven figures.

Inside, you'll learn:

- Why earning more money is not "selfish" or "greedy" but in fact, a revolutionary act that brings the economy into balance and creates a better world for all.
- Why most of the financial advice you've heard in the past (like "skip your daily latte to save money") is absolute, patriarchal nonsense.
- An eye-opening history lesson on how women and people of color have been shut out of the ability to build wealth for centuries—and how we can fix this.
- How to stop making broke-ass decisions that leave you feeling emotionally and financially depleted and start making million-dollar decisions instead.
- Why aiming to earn \$100K per year is not enough, and why you need to be setting your goals much higher.
- Strategies to bring more money in the door and fatten your bank account immediately. (Including Rodgers' \$10K in 10 Days Challenge which hundreds of women have completed—with incredible results.)

It's time to construct an entirely new attitude about money, claim your power, and build the financial security that you need and deserve — so you can stop just surviving, and start thriving. Let's begin.



The Money Tree by Chris Guillebeau

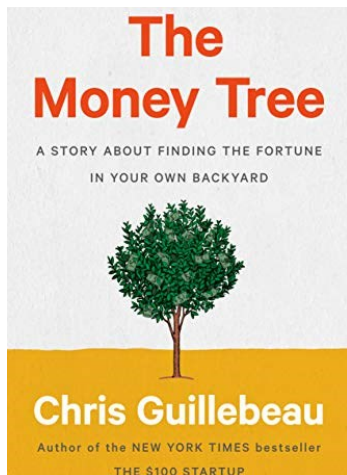
From bestselling author of *The \$100 Startup* and *Side Hustle* comes Chris Guillebeau's engaging story about the power you have to create your own financial destiny.

Like financial classics *The Latte Factor* and *The Richest Man in Babylon*, *The Money Tree* uses a

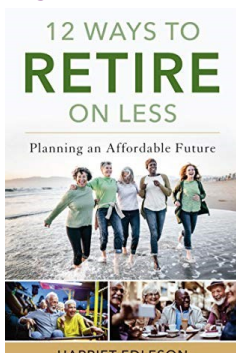
compelling story with captivating characters to share its core insight: you are never at the mercy of fortune as long as you have an appetite for hard work and a willingness to step outside your comfort zone.

Jake Aarons is in trouble. He's being evicted from his apartment in less than 30 days, the bill for his \$50,000 in overdue student loans is almost due, and the digital marketing agency he works at just implemented a new military-style grading system that might cost him his job. To top it off, Jake's new relationship with Maya was going so well... but with everything else falling down around him, he might lose her, too.

In search of answers, Jake reluctantly attends a weekly group meeting at the invitation of a coworker. Everyone in the group is trying to create a lucrative side hustle with one key requirement: they can only spend up to \$500 before earning a profit. Over the course of several weeks, Jake undertakes a series of challenges, first learning how to make \$1,000 in a single weekend, and ultimately how to discover the untapped skills he needs to take control of his finances--and his life.



12 Ways To Retire On Less by Harriet Edleson



Learn how to save and prepare for retirement no matter your age or your income. *12 Ways to Retire on Less* offers a roadmap for anyone seeking financial security and peace of mind for their retirement years ahead, regardless of savings or income in the present moment.

In a time when fewer retirees have the kind of pension many of their parents had, those looking to retire can be especially vulnerable. But here, the author outlines those steps people can take to ensure

their security and enjoy those activities they look forward to in the future. Offering case studies and actionable steps in the form of bullet points, questions and lists, the book focuses on the importance of planning and analyzing one's total financial picture in the context of goals, hopes, and dreams.

Also recommended:

- *Money-Smart Solopreneur* by Laura Adams
- *Happy Go Money* by Melissa Leong
- *Financial Freedom* by Grant Sabatier
- *The Psychology of Money* by Morgan Housel
- *Bad With Money* by Gaby Dunn

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