

PART I:

Style, Diet, and Fitness . . . for Your Finances

AN INTRODUCTION TO SAVVY MONEY MANAGEMENT (AND WHY YOU NEED TO START, LIKE, NOW)

You don't have the pocketbook of Ivanka Trump. Not even the pocketbook of good ol' K-Fed. In fact, you're not even close. That's right, you're nearly B-R-O-K-E. Scraping the bottom of your purse for quarters, eating Ramen noodles right before payday B-R-O-K-E. Or, more likely, you're buying hot new patent-leather flats, getting fabulous biscotti highlights, all on an overextended credit card (and no savings to speak of) B-R-O-K-E. And it makes you wonder. . . How did a cute, employed girl like yourself end up having to hock her skinny jeans on eBay just to pay the rent?

Or maybe you're not quite B-R-O-K-E, but you don't have much in your retirement fund, you don't really understand investing, or you don't have a solid plan for your financial future. (And ladies, a solid plan does not include waiting to save money until you make more money, marrying Barron Trump, or winning the Mega Millions.)

Well, girls, I've got you figured out. And more than that, I've got the solution to your financial woes. Whether you're plugging away at a \$25,000-a-year job, or living beyond your means despite a \$100,000 salary, I can set you on the path to financial security.

Yeah, yeah, you've heard that promise before. What makes me different? Well, I was just like you—slaving away at a job that didn't pay me enough, buying shoes I couldn't afford on my credit card, and with no savings to speak of (other than the \$20 emergency bill I stashed in the lining of my purse in case my hot date turned psycho). Then I got a job at Forbes, and it scared the crap out of me. I realized that unless I set

my finances straight, I was never going to wrangle myself out of my not-so-glamorous financial situation, let alone ever get to stop working (and believe me, if you met my former boss, you'd understand why this scared the crap out of me). So I tweaked my spending habits, learned how to save and plan for my future, and now I'm on the path to becoming a pretty wealthy woman. But don't worry, I still have a great wardrobe and plenty of shoes. . . .

This book tells you how I did it—in three simple steps (plus tons of tips on how to get the best free and inexpensive goodies, because, ladies, I know you need your mani-pedis and highlights). It gives you tips gleaned from hours spent with certified financial planners, economists, and financial writers and editors, as well as reams of research. You will find all of the must-know pointers that I've collected from months and months of work at Forbes, and from my current job as the money editor for the *New York Daily News* online. I've also included real-life success and horror stories from women like you, who have battled their financial demons and (mostly) survived intact to tell about it.

Ladies, if you have credit card debt, save less than 13 percent of your income every month, have no in-case-of-emergency fund, or are certain that you'll marry rich and *then* fix your finances, you can't afford not to read this book. And here's the kicker: I won't make you give up your passion for pedicures, your love of lingerie, your hankering for handbags, or whatever else you can't live without buying. You may have to buy fewer of these items, but I'll show you how to have it all. If I, a shopaholic who can't pass a day at work without scouring eBay for the latest Prada bag, who absolutely refuses to wash her hair with any shampoo other than Kérastase, and who can't stand the sight of her butt in anything other than Paige jeans, was able to become financially secure, so can you.