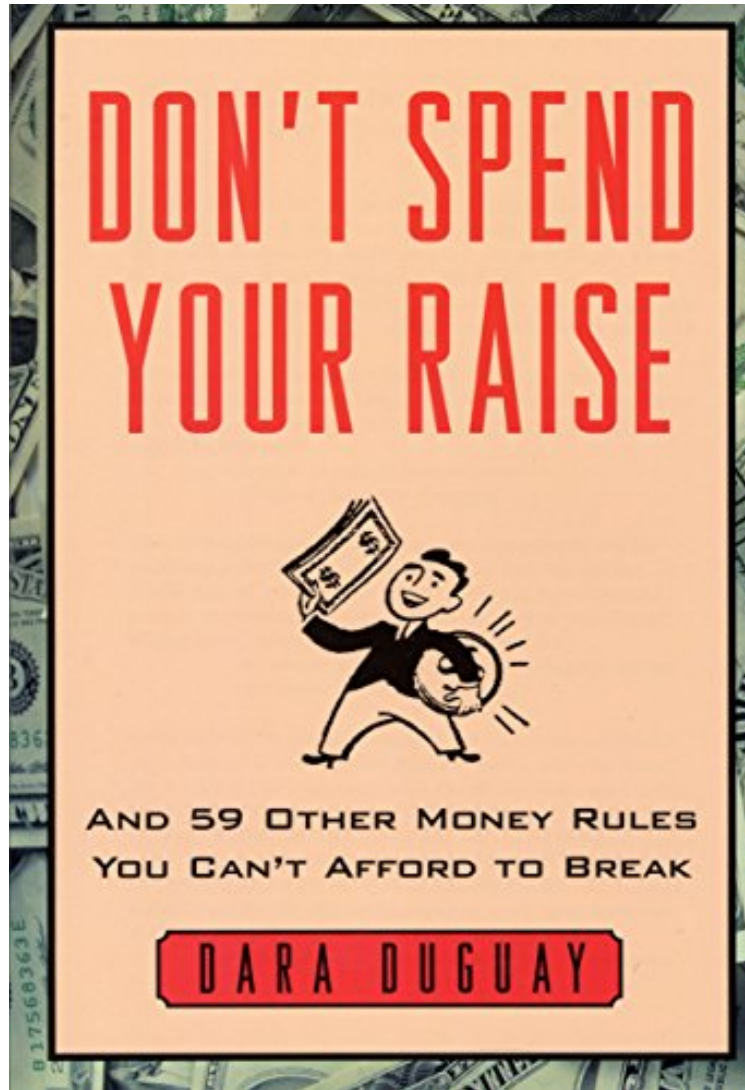


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## Don't Spend Your Raise

*Dara Duguay*

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**Dara Duguay : Don't Spend Your Raise** before purchasing it in order to gage whether or not it would be worth my time, and all praised Don't Spend Your Raise:

5 of 5 people found the following review helpful. Got Debt?? Read This BookBy alfonso v. guida, jr.Having struggled with substantial credit card debt and personal problems over the last few years, I turned to Dara Duguay's "Dont Spend Your Raise And 59 Other Money Rules You Can't Afford To Break" for sound advice on budget and financial planning. I found it to be absolutely invaluable. Ms. Duguay not only provides the black letter rules that help with day-to-day and month-to-month spending decisions, but she also pares them with real life stories that bring the rules to life. For example, she advises consumers to set aside money for an emergency fund, and then tells the story of poor Brendy who had to take job at Starbucks after her boyfriend left her just to pay the monthly bills.Like I said, an invaluable

book....for yourself....or for your kids who are just graduating from high school or college.1 of 1 people found the following review helpful. Good general ideas -- no application plan.By Michael TaylorI had the opportunity to hear Ms. Duguay speak about this book after I read the book. Granted, she is a very good speaker, but just like in the book, failed to provide tools to address specific financial issues.All of the ideas Ms. Dugauy advocates are great for a general idea of how to maintain/achieve financial security. However, no plan of attack is suggested. My experience has been that if one is so lost in financial debt or has little financial experience, they need a specific plan or at least be told where to start.In general, good ideas, but don't count on the book to be an answer to your financial woes unless you are extremely diciplined and creative in setting up your own plan.5 of 6 people found the following review helpful. Here is one more money saving tipBy A CustomerI have been reading lots of these types of books of late so I feel that i have a pretty good sense of what is good and what is not.Here is tip number 61: dont buy this book, it is so simple and basic that only a 15 year old starting out with his first job could possibly find the content useful. Instead I would purchase "The Wealthy Barber," a useful and timeless classic, and its Canadian content is a plus.If you are still curious then follow this advice instead, go to the bookstore and spend 10 minutes reviewing the headlines in each chapter. There is not much more depth beyond those words.

A survival guide for young adults to turn financial chaos into financial order Consider these facts. The average college student graduates owing almost \$20,000 in student loans. In addition, nearly 10 percent of undergraduates owe more than \$7,000 in credit card debt. Young Americans aged 15-shy;25 filed bankruptcy at a record rate in 2000, accounting for nearly 7 percent of the nation's personal bankruptcies. Clearly, young people today need help managing their money better. Don't Spend Your Raise, by one of America's leading advocates for personal finance education, offers young people in college or just starting out in the real world practical, doable "money rules" to help them handle their money more wisely and dramatically increase their personal wealth. It does not contain lengthy, complicated charts and equations for financial analysis and planning. Instead, it presents 60 clear, uncomplicated, easy-to-follow dictatesshy;shy;such as Never have more than two credit cards, never buy a new car, and don't fly first class for the free cocktailsshy;shy;which, if followed, will guarantee fewer money mistakes and more money successes.

"...delightful..." -- The Detroit News, April 14, 2003"A 'Poor Richard's Almanac' for modern times. Read one chapter each day and you will improve your financial well-being immeasurably. " -- Stephen Brobeck, Executive Director, Consumer Federation of America"Dara Duguay's new book can help rescue the next generation from the financial sins of their elders. " -- Sam Gerdano, Executive Director, American Bankruptcy Institute"No matter your age or financial status, this book is a gem of insight and guidance to financial self-reliance. " -- H. Randy Lively, President and CEO, American Financial Services Association....immerse yourself in this book. Duguay's rules will no doubt help you make fewer financial mistakes. -- Washington Post, June 8, 2003From the Back CoverA easy-to-understand guide to mastering your money and getting a smart start on your financial life If you're a college student or recent grad, chances are you're drowning in debt. That's because, like most Americans, you probably spend more than you make. In fact, the average college student graduates owing almost \$30,000 to student-loan agencies and credit-card companies. But it's never too late to start making smart money choices. And with the easy-to-follow advice found in Don't Spend Your Raise, those choices don't have to be painful ones. Written by one of America's leading advocates for personal finance education, this book offers dozens of practical, painless "money rules" guaranteed to help you make fewer money mistakes and instead make smarter decisions. You can start leading a more prosperous life with these simple, but powerful rules: Never have more than two credit cards Balance your checkbook Develop a credit history during college Never buy a new car Check your future spouse's credit report And many more Take charge of your financial future today! And remember: money doesn't buy happiness, but money troubles will make you miserable.About the AuthorDara Duguay is the executive director of Jump\$start Coalition for Personal Financial Literacy, an advocacy group promoting financial education for young adults. She appears regularly on MSNBC, CNBC, Fox, Bloomberg, and many other TV and radio venues, and is regularly quoted in Money, Parenting, Kiplinger, BusinessWeek, USA Today, and the Los Angeles Times.