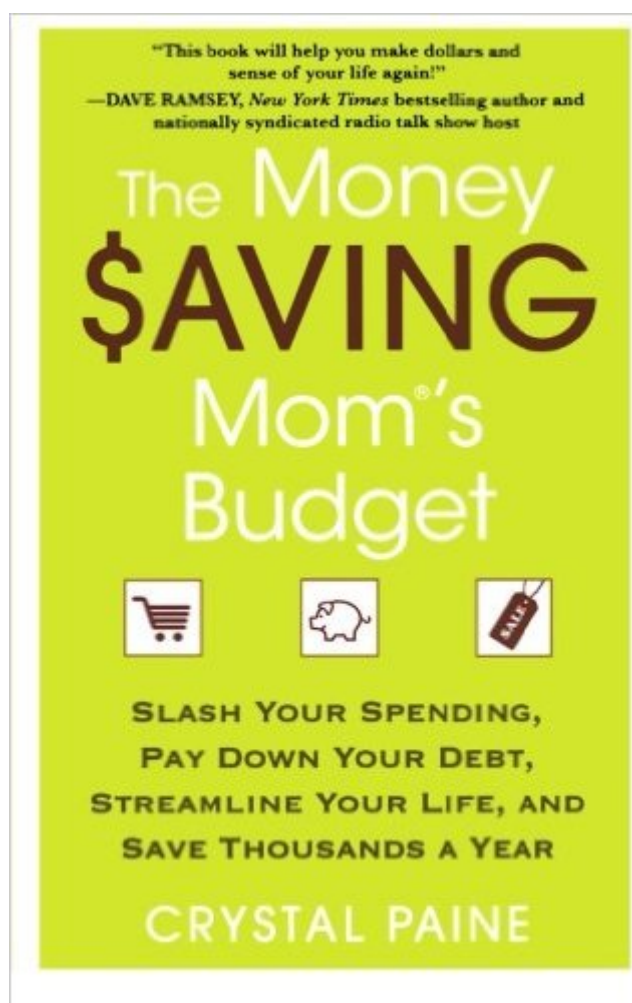


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# The Money Saving Mom's Budget: Slash Your Spending, Pay Down Your Debt, Streamline Your Life, And Save Thousands A Year



## Synopsis

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

## Book Information

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## Customer Reviews

As soon as I finished MoneySavingMom's book I knew I'd want to write a review, even though I'm quite nervous about it. Before I start, let me say, I do recommend this book for some, but you'll want to read all of this review to know why and who for. First let me say I love, love, love all that Crystal Paine puts out in this book. However I was a little disappointed. There is a ton of great information in this book, but it wasn't anything new. It might be to someone who is new to saving money, but it wasn't to me and I don't think it will be to anyone who's been reading money saving blogs for even a year. And if it isn't new information, then what is the point? Is it to put it all in one place? If so we needed a bigger book. Hence my next point. One thing I love about Crystal is that she writes like a conversationalist, however there was so much jammed in this book that it didn't flow well. I felt the

chapters come to an abrupt end and then the next one pops out of nowhere. I find the same thing happens to me when I have a lot to say in a little space. I can't blame Crystal, I'm sure it was a restriction by the publisher, however the book bears her name. Some segways would have been nice. Lastly, I wasn't motivated. I just read a book called "Eat That Frog" (recommended by Crystal). Most of the stuff in this book was what I already know, but it motivated me. I was hoping for that from MSM's book. It is actually what I expected. I figured I would already know most of the tips and tricks, but come away feeling renewed, but for some reason it didn't happen. Not even the last chapter on contentment, which I was most excited about. I looked back to see how much highlighting I did (yes in my Kindle) and only 3-4 times (I'm a big highlighter, so this is really low).

I was excited to read this book because I read Ms. Paine's blog. I was very happy to be able to check it out of the library, too! However, I was disappointed in the lack of substance to the book and felt it was just mediocre overall. Here's why: Chapter 1: This was a chapter on goal setting, which I agree with the author is very important when planning one's finances. However, I don't think the approach she gave of coming up with your three most important goals - one short term, one reasonable medium term, and one audacious goal is the best way about going out financial planning. One's financial goals should revolve around the big financial picture. What if someone's short-term goal is to buy a brand new KitchenAid mixer? And one's medium term goal is to buy a car? And one's audacious goal is to go on a trip around the world, paying cash? Are those really good goals to get someone financially stable? No, they might be good goals to reach in the context of one's whole financial plan, but taken by themselves, they don't contribute to one's financial stability. When approaching financial goal setting, one should figure out where they are now financially and where they need/want to be at different stages of their lives. A 25-year old woman may have the above example for her goals, but shouldn't her goals include how she is going to pay for her housing, how she is going to afford healthcare, how long she wants to be working, how much income she wants to earn at different stages of her life, and how much she is going to save for retirement? The goal setting the author describes seemed random. Chapter 2: This chapter dealt with cleaning out clutter and chaos to improve one's financial picture.

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