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# Your money or your life

Your Money or Your Life, Fully Revised and Updated Edition, is considered the go-to book for taking back your life by changing your relationship with money. With over twenty-five years of experience, hundreds of thousands of people have followed this nine-step program, learning to live more deliberately and meaningfully with Vicki Robin's guidance. The new edition, featuring a foreword by Mr. Money Mustache, offers a modern makeover of the bestselling classic, covering topics such as investing in index funds, managing side hustles and freelancing, tracking finances online, and having difficult conversations about money. Whether you're just starting your financial life or nearing retirement, this book will show you how to get out of debt, develop savings, save money through mindfulness, declutter your life, invest your savings, and make a positive impact on the planet.Vicki Robin, founder of Millennial Money on CNBC Make It, praises the book "Your Money or Your Life" as a life-changing read. For over two decades, this nine-step program has guided hundreds of thousands to live more deliberately and meaningfully with money. The revised edition, featuring a foreword by Mr. Money Mustache, offers timeless wisdom on investing, managing finances online, tracking income streams, and navigating difficult conversations about money. Whether you're starting or nearing retirement, the book helps readers: get out of debt and save; develop mindful savings habits; declutter life and live well for less; invest wisely; save the planet while saving money; and more! The Los Angeles Times calls it a "seminal guide to the new morality of personal money management." Vicki Robin is a renowned social innovator, writer, and speaker who co-authored the bestseller "Your Money or Your Life" with Joe Dominguez. Her latest book, "Blessing the Hands that Feed Us," explores the benefits of eating locally and building complementary food systems.Vicki Robin, an influential figure in sustainable living and dialogue, has dedicated her life to promoting environmental consciousness and community engagement. Her work with organizations like the Road Map Foundation and Transition Whidbey showcases her commitment to fostering a culture of sustainability. As a pioneer in the field of dialogue, Vicki co-created the Conversation Cafs method, which encourages open discussions on pressing issues in public spaces. Her efforts have been recognized through various awards, including those from Co-op America and Sustainable Northwest.I still grapple with the principles of "Your Money or Your Life" years after finishing the book. One challenge is that I genuinely enjoy my job, making it hard to be motivated about saving for retirement. The cycle of overspending can be a problem, but reading this book helped me identify and break free from it. Although I still slip into old habits occasionally, I've learned some effective strategies to get back on track.The author's writing style might be cheesy at times, but the message is worth tolerating the clichs and affirmations. The nine-step program can be a game-changer if you're willing to put in the effort. I started by keeping track of my expenses, which led me to re-evaluate my overall financial situation.The book's most popular review on Amazon is surprisingly negative, but I agree with the 5-star Goodreads reviews. While it has some flaws, such as being dated and repetitive, the core message about living modestly and valuing time over material wealth is still relevant today. The author's advice to be cautious of the stock market and invest in long-term US treasury bonds might not hold up to current standards.Despite these criticisms, I found the book's arguments compelling. It advocates for a simpler way of living, where one values experiences over possessions. The idea that always wanting more can lead to perpetual unhappiness is a powerful message. As Lao Tzu said, "He who knows he has enough is rich."The nine-step program outlined in the book includes:1. Tracking all lifetime earnings and understanding how they relate to one's current spending habits.2. Identifying and categorizing expenses to understand where money is going.3. Creating a budget that aligns with one's values.4. Investing for long-term financial security.5. Paying off high-interest debt.6. Building an emergency fund.7. Investing in assets that appreciate over time.8. Avoiding lifestyle inflation.9. Calculating the value of time and making conscious choices about how to use it.By following these steps, readers can break free from the consumerist cycle and live a more fulfilling life.Having a clear picture of where your "life energy" goes can be both enlightening and disheartening at the same time.You need to keep track of every single cent spent, which includes commuting costs, work clothes, and dining out, in order to understand how much of your life is being devoted to your job.This exercise will also help you see where all your money goes and make sense of it all. Once you have this information, you can create a large line graph to visualize your income and expenses, making it harder to deny the disparity between the two.In essence, the goal here is to value your life energy and minimize spending, but as Elizabeth Warren puts it, "Your Money or Your Life" argues that this is easier said than done. The book emphasizes the importance of maximizing your income and finding a balance between saving and enjoying life, particularly when it comes to raising children.Ultimately, the key lies in finding the right balance between fun and saving, especially when it comes to making sacrifices for your kids.This book had a profound spiritual impact on me that made me want to put it alongside my Buddhist texts. One key takeaway was the importance of viewing finances as a whole picture, not just budgeting paycheck by paycheck, but also tracking income vs expenses. I found mint.com to be an excellent resource in achieving this goal. The book's central message, though, was about separating one's identity from their job and recognizing that true fulfillment comes from within, not just financial gain. A quote from the author really stood out: "Your true work is far greater than your paid employment." However, I felt the book had an overly optimistic view of achieving financial independence by living off investment interest. As someone with significant student debt, I ran some numbers and found that this possibility was a long way off for me. Despite my reservations, the book still offered valuable insights into both practical finance and philosophical growth. I'd recommend it to anyone. The authors' advice on achieving financial independence seemed overly simplistic, focusing solely on US Treasury Bonds, without considering other factors like low-cost index funds or rental properties. Their examples of people achieving FI also felt unrealistic and lacked diversity in their approach. Overall, if you're looking for useful advice on achieving financial independence, there are better resources available.I first read this book in my 20s when I had little money and no idea how to manage it. Even after 15 years, I still find it compelling. It encourages you to reevaluate your beliefs about money, what's enough, and whether you want to stick with a traditional job for over three decades. The core idea is that every day you work, you're choosing to trade your life energy for money. If you're not mindful of how you spend your time and resources, you might be trading away precious hours of your life.If you love your job or accumulating stuff, this book isn't for you. However, if you dream of doing something else with your life or love your job but would do it differently if money weren't an issue, then this book is a great fit. The authors' sincerity and valuable message make up for the corny writing.I took a month to read this 300-page book because I wanted to absorb the lessons and think about the implications. It constantly emphasizes NO BLAME, NO SHAME, which resonated with me. I used to be someone who bought things on impulse, but after reading this book, I've reprogrammed my brain to look at money differently.This book has changed how I view advertising and joy. I realize that buying things just because I can is not only wasteful but also hurts the planet. It's made me think about my husband's life energy and the impact our spending habits have on our future. The book isn't about budgeting; it's about finding satisfaction in life.The authors pose a thought-provoking question: If you knew you were going to die next year, how would you spend that time? This has made me want to follow their steps and live my life more intentionally. I don't want to be a penny pincher or deny myself things I need; I want financial freedom.This book is an eye-opener with lots of facts, but it's not a get-rich-quick scheme. It's about recognizing that money isn't happiness it's just a means to pay the bills. Western culture is too materialistic, and this book offers a refreshing perspective.Trouble overlooking the jumbled-up writing style. September 11, 2012A worthwhile read, although some "transformative" concepts may be common sense for others. Having made career choices that align with personal values, I found the book's approach to money, work, and consumption valuable. The text breaks down questions on values and enjoyment per dollar spent, facilitating a more thoughtful approach. Calculating one's true hourly wage is also a useful exercise.The writing is accessible, but occasionally too cute or dumbed-down. I suggest skipping the introduction as it may not resonate with readers seeking something more in-depth. Some ideas may be geared towards upper-middle-class individuals experiencing mid-life crises. The book lacks personal stories of people overcoming significant challenges to achieve their passions.October 3, 2014The unexamined life is not worth living for a human being - Socrates. This book is challenging as it asks readers to re-evaluate their entire lives. Unlike typical finance books that provide tips and tricks, this one encourages tracking spending and asking whether purchases align with values.I've been thinking a lot about living my life in alignment with the environment and I'm drawn to the idea, but I'm struggling with the effort required and fear of what I might learn about myself. The book's core concept of "life energy" resonates with me, but I'm unsure if I'm ready to implement it in my life. Calculating one's real wage is a key part of understanding this system, which involves factoring in time spent on job-related tasks and money spent on those things. Although I didn't implement this system when I read the book initially, I did find it useful for making me think differently about my finances. This book has made me realize that even if you're not trying to save more money, it's still valuable for forcing you to consider your spending habits and investments.I found some of the exercises in the book helpful, although I didn't complete them all. One thing that struck me was how much we can learn from our possessions; looking around my home made me realize what truly matters. The idea that money equals life energy is eye-opening, especially when considering whether you'd be happier living a more fulfilling life with good finances.The book emphasizes the importance of buying high-quality items and taking care of them to prolong their lifespan, which made sense to me. Additionally, paying off debts and saving money are crucial for building financial security and potentially reducing one's reliance on work.Investing in index funds and treasury bonds can help your money grow faster due to lower fees compared to mutual funds. Index funds focus on tracking the market rather than trying to beat it, which means they're not managed by expensive professionals. By saving on fees, you'll have more money in the end.However, this book may not be suitable for everyone, especially those with a stable income from a job they hate and no concept of money management. The author's advice is limited and geared towards certain audiences, such as those with student loans who should avoid getting them in the first place or paying them off quickly.Despite some drawbacks, the book does provide useful information on investing strategies, including treasury bonds. However, it lacks updated advice and may be considered outdated in its approach. Nevertheless, the author's intentions are clear, and the exercises provided can help improve your financial knowledge.When you think you're broke, do you wonder if you need to find your true hourly wage to understand how underpaid you are? Despite feeling uncertain, I completed the exercises and started tracking my expenses. As I progressed, my life became clearer. When it came time to align my life with my values, I took action. Although this book uses a humorous tone, by the time I finished reading it, I had quit my job, reduced my debt, proposed to my partner, and found a new career that truly excited me.I received this book from a respected friend about 12 years ago and finally listened to the updated version. While no book can be perfect for everyone, this one comes close. The author acknowledges capitalist realism while recognizing that readers are not simply capitalists selling their time but also aware consumers who need personal responsibility. This book focuses on examining our consumption patterns, becoming conscious of unconscious desires exploited by capitalism.This approach can be seen as a form of harm reduction, especially considering the lack of financial literacy and predatory businesses willing to take advantage of people. The book resonates with me on the importance of thrift and living unconventionally. I enjoyed the stories of individuals who re-evaluated their consumption habits and made significant changes. The practical steps for earning money in a concrete way were also helpful.Overall, this book is sincere and its message important, making it a valuable resource for those seeking an introduction to personal finance.I recently read "A Powerful Book" that left me feeling underwhelmed despite its promising premise. Someone recommended it to me, likely because of my impending move and frequent requests for money. The book's author, Robin, attempts to address economic struggles faced by younger generations but her hypothetical scenarios strike me as unrealistic. I struggle to relate to someone who spends $80 on magazines monthly.The underlying issue with this book is its tendency to shift the focus from systemic issues to individual responsibility. Robin suggests that people can navigate these challenges with a new mindset and some graph paper, which oversimplifies complex problems. I believe we have limited choices in life, but it's essential to acknowledge both immovable forces and personal agency.One of my main concerns is Robin's tendency to put the onus on individuals, as seen in her climate change comments and views on physical health and weight loss. While the book's steps are somewhat helpful, they're buried beneath unnecessary anecdotes and fluff. I wonder why self-help books try to convince us to read them when there's limited substance.Reading challenges itself, making you question your own thoughts, beliefs, and values. While reading such content can be overwhelming, it's also a great opportunity for growth. The authors suggest starting from the beginning again after finishing the book once. I am planning on getting my copy of this book soon to understand how each exercise works. February 19, 2009 The book club ended on March 5, 2009, however I didnt actually participate in it or visit their forums yet. This book had its good and bad parts. It provided useful advice about saving money, redefining one's needs and generating enough income to cover all expenses. The author presented some practical tips such as reducing unnecessary spending, setting aside money in an emergency fund and investing once you're secure. However the tone was quite cheesy and outdated, and I struggled with some of the exercises which required detailed tracking of every single transaction. It made me frustrated at times, but ultimately not impossible to complete. The author did raise some controversial points such as denying inflations existence which left a bad taste in my mouth. The book has many inspirational stories of people who followed this program and transformed their lives. Despite its flaws, I appreciate the effort that went into creating it, even though it might have been too idealized for my taste.People who pay for rent with unconventional methods such as massages and holistic dental treatments are the subject of this book. The author, Juanita, spends her mornings working at a farmers market and co-op, and afternoons advocating for animal rights. She plans to live this way until her death, which will likely be caused by her cats eating half of her face. Despite the humorous tone, the book is meant to inspire individuals to simplify their lives and reduce their work hours. However, one reviewer found the book to be too wishy-washy and lacking in substance, with too much emphasis on "self-help" formulas and not enough practical advice. Another reviewer praised the book for its ability to make them rethink their relationship with money and values. They plan to start the nine-step program recommended by the authors.Some critics have noted that the book may not be suitable for individuals who are already financially savvy, as it provides too much basic information on managing one's finances. However, others have found the book to be a valuable resource for those looking to simplify their lives and improve their relationship with money. One reviewer even mentioned that they were inspired by the book to start making changes in their own life.A reviewer from 2020 praised the book as "highly recommended", stating that it spoke to them on a deep level despite being written for an American audience. They felt lucky to have stumbled upon the book and found it made them rethink their decisions, habits, and values related to money.Another reviewer mentioned that while they were initially hesitant due to cultural differences, they ultimately found the book to be helpful in rethinking their relationship with money. They plan to start the nine-step program recommended by the authors and revisit parts of the book to better apply its principles.In summary, this book is about individuals who pay for rent with unconventional methods and how it inspires them to simplify their lives and improve their financial relationships. While some reviewers have criticized the book as lacking in substance, others have found it to be a valuable resource for making positive changes in one's life.Finance and money books have been on my radar for years, particularly Vicki Robin's "Your Money or Your Life." It's a groundbreaking text in the personal finance field that's received high praise from notable figures like Ali Abdaal, who credited it with changing his relationship with money. Did it live up to the hype? The book emphasizes that your money is not just an abstract concept, but a reflection of your life energy and real hourly wage. It also stresses the importance of having enough rather than constantly chasing more.I think these points are excellent. However, I believe it's easy to detach our money from our energy in today's credit-based economy. When we don't physically see the money, it can feel like a video game. The majority of jobs no longer involve physical transactions, making it easy to have a weird relationship with money.The updated 2018 version of "Your Money or Your Life" is certainly reflective of modern times, discussing climate change and online tools. However, what wasn't updated was the book's length. While the information is invaluable, the 370-page tome could have been condensed into a more manageable 200 pages.As someone passionate about personal finance, I found the book to be too long, even for me. With the internet at our fingertips, nobody has the same attention span as they did in 1992. Perhaps this is just my own issue, and others won't mind the length or depth of the book. However, I couldn't help but feel that some points could have been condensed into a single paragraph rather than being stretched out over multiple chapters.The book does offer actionable advice, but it's not particularly practical. There's a distinction between actionable and practical, with actionable meaning having a clear call to action.Your Money or Your Life is an actionable self-help book that advocates for a radical financial overhaul, but its practicality is questionable for many readers. While it offers valuable advice on aligning finances with personal values and values-based spending, the book's lengthy format and overly broad guidance can be daunting for those already financially literate or responsible.The author, Vicki Robin, repeatedly emphasizes the importance of taking a massive inventory of one's financial life, but this approach may be impractical for most readers. The book excels in asking big questions about how money aligns with values, which resonates with the reviewer who appreciated exploring this topic.However, the reviewer notes that the actionable steps outlined in the book are unrealistic and overly specific, making it a slog to read. Nevertheless, they find the book's focus on value-based spending and taking deeper conversations about money to be valuable exercises that can benefit readers beyond just financial literacy.I have a vastly contradictory response to this book. On one hand, I found it to be profoundly insightful, offering sage advice on topics such as living below one's means, prioritizing values, and managing finances. The "job charming" chapter is particularly noteworthy, highlighting the importance of reevaluating our priorities in life. On the other hand, I was deeply frustrated by numerous shortcomings in the book. The author's suggestion to acquire an insurance plan with a high deductible if you are generally healthy seems reckless, as it could lead to catastrophic medical expenses. Additionally, the idea of "negotiating" with small business owners strikes me as manipulative and exploitative.Furthermore, I was dismayed by the author's cavalier attitude towards financial responsibility. Recommending that friends cater and decorate your wedding for free or buying a child only three gifts per year seems heartless and neglectful. It's hard to discern genuine advice from the numerous flawed suggestions scattered throughout the book.A review of "Your Money or Your Life" book, which was deemed not practical enough. The reviewer found little new information and thought it was outdated, only needing minor updates to bring it up to speed. Despite this, the book has been a success with over a million copies sold, offering a 9-step program to achieve financial independence.Looking for a sense of fulfillment that goes beyond just earning a living? It's about connecting with your loved ones, community, and even the planet. Mr. Money Mustache says it's all about the habits you create and the beliefs that shape them. The truth is, anyone can achieve financial independence with YOUR MONEY OR YOUR LIFE, regardless of their debt or savings situation. Meet Vicki Robin, an expert who has shared her wisdom on various media platforms, including Oprah, Good Morning America, and NPR. She's also worked behind the scenes to launch several sustainability initiatives. Born in Oklahoma in 1945, Vicki grew up on Long Island and went on to graduate from Brown University. Her journey took a significant turn when she met Joe Dominguez, who co-founded the New Road Map Foundation with her.

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