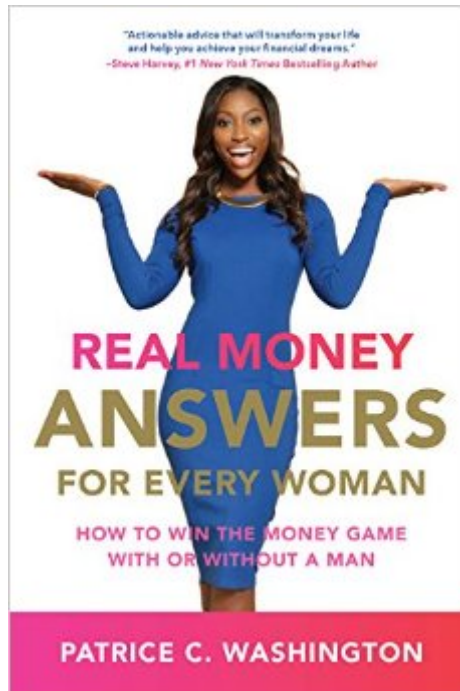


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# Real Money Answers For Every Woman: How To Win The Money Game With Or Without A Man



## Synopsis

Now widely available, the popular, award-winning, self-published guide to help women get out of debt, rebuild their credit, and fulfill their financial dreams. Patrice Washington rationalized her excessive spending. "I work hard, I deserve this." But at twenty-two, the recent college graduate was \$18,000 in debt and sinking fast. It was time to take control. Patrice educated herself about finance, adopted a new attitude toward money, and most importantly, adjusted her spending habits. By twenty-five she was debt free and used the wisdom she gained to start her own successful real estate and mortgage brokerage and by twenty-nine started her own financial counseling business. Patrice's former bad spending habits aren't unique, and women find themselves in financial hot water for a host of reasons. Women earn less than men and have to stretch those hard-earned dollars further. They contribute more to caregiving and aging parents, live longer, and many—including most African American women—are choosing to stay single. *Real Money Answers for Every Woman* teaches you how to take responsibility for your financial future, whether you're just starting out or need a fresh start. In a handy Q & A format, it offers relatable and easy to understand and implement advice on everything from managing credit cards, home ownership, and student loans to affordable childcare and even negotiating for a higher salary. Following Patrice's practical advice, you'll learn to form "wealthy" habits, establish an "opportunity fund," stop collecting STUFF that causes debt, and discover the freedom that comes from feeling financially secure.

## Book Information

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## Customer Reviews

This is not a "nice" book to read. This is a **MUST** book to read. Not only does this book cover the topic of money and kids, but it covers every single topic of money you can think of (getting out of debt, how to save for college, how to get your credit score right and tight, how to tackle money and marriage/relationships, how to say no to family members/friends who keep asking you for money, etc). Seriously, you can't get any more real about the money answers Patrice shares in this book than this. Patrice gives, real, honest and practical tips to winning at the money game. I'm determined to end the generational negligence on money in our family and it's starting with how we raise our kids to understand how it works.

When I heard Patrice speak one morning 2 years ago on the Steve Harvey morning show I quickly ordered my book and began the work. From the beginning she calls you to action and takes you step by step through the process of changing your mindset about money causing a shift in your finances beyond measure. I look forward to her Free I Can Earn More Challenge starting Feb 1, 2016. Big things happening in 2016!

Seriously get this book if you're just starting to get your life together. It's very practical and provides a step by step process on how to live and obtain a better financial life. It includes information on how to pay for college for yourself and your children, how to get out of debt, how to still have those much needed \$5 coffees and still save for an opportunity. The book gives recommendations on other books you should read following its completion. Believe me, I'm halfway down the book recommendations and it has made great changes to my life. I myself have gone from making a modest income to starting my own business, and obtaining several fund accounts that are growing.

**WOW!** This book is definitely a **MUST READ** for every woman who desires to get her finances in order! (And this is coming from a man!) One of the things I like the most about this book is the easy to read format. It's very conversational, as if having a one-on-one chat with Patrice. Plus, the chapters are short and it's so easy to find the answers to the questions you have by simply skimming the table of contents. For me, this is more than a book you pick up and read one time. It is a resource that we can go back to whenever certain financial situations or questions arise. Great book Patrice! I've already gotten my mother a copy and she is enjoying it too!

I've been waiting for this book to come since Oct when I pre-ordered. I'm so excited that it's finally here! Patrice provides really tips in a friendly and approachable way. The book covers it all from

mindset to getting rid of debt to figuring out your own money plan. I love the "Real Talk" quotes sprinkled throughout the book. It's a perfect way to break up the text. There are actionable worksheets and even sample dispute letters for creditors. I haven't seen such a comprehensive book on personal finance since I read Suze Orman's *Young Fabulous and Broke*. *Real Money Answers* is the modern day answer to the many money questions that we have as females. Grab a copy for yourself and your girlfriend.

Have you ever had a friend that ALWAYS tells you the truth, even though you may not want to hear it? (If you haven't, you really need to get one of those!) Well, let me help you be prepared if you are going to pick up this book: **PATRICE WASHINGTON WILL BE THAT FRIEND!!!!** Her tone is very down-to-earth, very conversational and equally firm. She is not afraid to let her readers know when their mindsets are just crazy, silly, or wrong! She writes, "If you're not really a finance type of person, then make yourself one, and quickly! That type of mentality is not how a wealthy, successful person thinks. If you're thinking you'll be fine, God will provide, you'll just hit the lottery one day, blah, blah, blah, then this book won't help you. You might be uncomfortable hearing that, but somebody had to tell you. I'll admit, you may have to say 'ouch' a few times while reading this, but you will keep on going because you can trust that she is helping to get past your unhealthy mindsets and actually providing you with the information you need to get results. It reminds me of Proverbs 27:6 'Faithful are the wounds of a friend'." She is also extremely open and encouraging throughout the pages. She starts off by sharing her own story, including some of her own missteps and how she had to change her thinking and relationship with money to become financially healthy and successful. Overall, the author delivers on her promise of real answers. She doesn't speak in personal finance generalities, taking a one-size-fits-all approach. I can believe that Mrs. Washington has taken her years of experience in her field, having really heard the voice of her clients and audience, and packaged her most genuine responses in a power-filled tool!

As an avid consumer of books on personal finance, this book has now been added to my list of highly recommended personal finance books to be read by women, young and old. It's right up there with Suze Orman, Chris Hogan and Dave Ramsey, in my opinion! It's worth sharing with every young woman you know just to give them a head start on making wise choices. Ms. Washington does an extraordinary job of providing real world, practical advice and wisdom about most of the financial challenges that folks are secretly dealing with in their daily lives. I love that she put a

different spin on the "emergency fund" and guides you on how to evaluate the different relationships and situations that come up throughout our lives. I'm a staunch believer in operating debt free without credit cards and this book will help you get to that place regardless of how deep in the hole you are. I think it's brilliant that she starts the book out by addressing Money Mindset issues because so many of us repeat the same behaviors over and over without learning what the root cause is in our belief system. I was surprised that much wasn't included about the ROTH IRA and the options available to the self-employed since so many people do have side businesses. Perhaps in her next book.... There is much here to digest, ponder and take action on in your own financial journey. You will refer back to it over and over again. Enjoy!

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