
Introduction

GROWING UP, I was just like so many other girls pining for a life that seemed out of reach. My journey to independence and financial freedom began when I was just twenty-three years old. There were no thunderbolts and blaring trumpets; it happened after crossing the George Washington Bridge in my old gray clunker.

It was close to midnight, and I was going home to my small apartment that I shared with two other girls. At the time, I had a management-track job at IBM and was working toward my MBA and waitressing at night. Building my career day and night, paying off college loans, and taking care of my monthly bills and expenses were definitely taking a toll. I had no money to show for my efforts and I was exhausted.

As I made my way over the bridge, I suddenly noticed clouds of smoke billowing out from the edges of the hood and heard the engine making funny noises. I tried to shift gears, but all I managed to accomplish was spilling my coffee all over my white shirt. I stepped on the gas and nothing happened. When I was nearly to the end of the bridge, the car finally decided to die, and as it sputtered to a grinding halt, I had just enough time to navigate safely to the side of the road. I got out to check the engine—completely ridiculous because I knew nothing about cars—and as I opened the hood puffs of thick steam engulfed me. Standing in the rain next to my wheezing rattletrap, I felt very alone.

No one stopped to help me for at least thirty minutes. And as I looked around I thought, Marianna, if this situation isn't a metaphor for your life I don't know what is—stuck on a bridge, broke, and broken down. This

was not the life I wanted to be living. I made a vow in that moment to earn enough money not only to buy a decent car but also to have the financial freedom to create a life I could love. And I did.

Have you ever felt as if you were trying to cross a bridge, one step away from disaster? Are you living paycheck to paycheck? Overwhelmed by debt? Have you caught glimpses of your dream life on the horizon, but just can't find the path to get yourself there? Well, I'm happy to tell you that you can cross over to prosperity! Discovering the secret to living and loving the life you want and earning enough to create it for yourself is doable for everyone. I'm going to show you how. Even with a weak economy, discouraging employment statistics, and a topsy-turvy real estate market, you can change your current situation. Not only that, your life and your financial state can be even better than you imagined.

I know you're motivated (indifferent people don't often read personal finance and self-improvement books). That's a great start. The good news is that you already have the power to create happiness, control your destiny, and become financially free and independent. You, like the women I coach, just need information. A lack of financial knowledge prevents you from undoing bad money habits and creating wealth. With the right education you will realize that there's nothing wrong with, and everything right about, wanting, making, and having money.

If you feel trapped by your financial situation, my effective strategies will help you take control of your life so that you can make money work for you. I will talk you through debt reduction, raising your credit score, retirement planning, investing, and making sense of your taxes in language that you can relate to and understand. You won't find complicated algorithms or pie charts. So don't worry about getting bogged down with unnecessary theoretical gobbledygook. I'm not going to do that to you.

With the information in this book, you will be able to finally open a credit card bill without shaking, save enough for a 20 percent down payment on a home, and handle a health emergency or a broken-down car without worrying about where the money will come from. And once you've conquered the essentials, you can bring your dreams ("I want to open a shoe store," "become a yoga instructor," or "travel around the world") and ideas ("I found the secret to a stocking that will never run," or "a nail polish that never chips") to bountiful fruition.

As we travel up the road to independence through the pages of this book

you'll meet remarkable women who have reached incredible heights. Award-winning designer Diane von Furstenberg; shoe mogul Tamara Mellon of Jimmy Choo fame; Elaine Crocker, president of Moore Capital and one of Crain's "100 Most Influential Women in NYC Business"; Nina DiSesa, chairman of McCann-Erickson North America and one of *Fortune* magazine's most powerful women; and Congresswoman Marsha Blackburn are just some of the women who share their wisdom. Their stories are both inspiring and instructive. Most came from ordinary beginnings, yet they have the courage, commitment, and curiosity that they used to help them succeed.

You'll also read the true stories of women just like you: those who are in the throws of overcoming financial challenges, looking for a first job, climbing the corporate ladder, changing careers in midstream, building (or dreaming of) a business, moving to a new town, getting married, starting a family, going solo after a divorce, or simply wanting to make a good life more fabulous. To protect their identities I have changed the names of many of the women whose stories I tell in the book.

There's Gabrielle, who overcame a mountain of debt; Greta, who finally got her act together by reclaiming her health and building a nest egg; Fruzsina, who followed her passion and created an amazing jewelry line; and Katherine, who recognized a need and turned it into a booming business. Dozens of other women were generous enough to divulge their aspirations and disappointments, accomplishments and challenges. Their stories have inspired me to continue to reach new and higher goals I set for myself, and I hope they'll do the same for you.

A few years ago I first started to think about the tools and techniques I used to help me succeed as a process. As I began to write them down I realized that they could be used by anyone to get ahead, to live their dreams. My tools have evolved and matured, as have I, but the fundamentals remain the same:

1. Act as master of your life by putting your health, well-being, happiness, and education first.
2. Become absorbed in and joyful about what you are doing.
3. Have confidence in your ability to design the life you want.
4. Love money by overcoming fear and anxiety about money, getting out of debt, cleaning up your credit, and learning to prosper within your means.

5. Respect money by learning the fundamental principles of spending, saving, and investing.
6. Create a better life on your own, without secretly hoping or waiting for someone else to do it for you.
7. Become exactly the person you want to be.
8. Take the right next actions, and never procrastinate again.
9. Appreciate what you have so you can have more.

There's more to being rich, happy, and fabulous than the items on this list, of course. You found your way to this book because you were intrigued. Don't stop here. Settle in, turn the page, and get going. Think of *Live It, Love It, Earn It* as your success GPS. You are on your way!

HOW TO USE THIS BOOK

Live It, Love It, Earn It can be read like any book, straight through from start to finish. I have tried to make it as interactive as possible, including numerous exercises and activities, to engage your mind, body, and spirit.

I suggest you start a *Live It, Love It, Earn It* group with two or three or even more individuals who like and respect one another, have different life and work experiences, and want to create wealth with the help of one another. Meet on your own, at regular times, over a four- to six-week period, or even longer. In my experience, women who practice my nine tools, exercises, and Success Secrets with other like-minded women experience something magical. The power of the tools is enhanced, and abundance comes to all of us much more quickly than if we are working on them by ourselves.

If you create a group like this you can use *Live It, Love It, Earn It* as a study guide. Read, review, and discuss a different chapter, or aspect of a chapter, each week. To get the ball rolling, open each meeting with a Desire Exercise. Set a timer for two minutes and write down a list of financial dreams and desires (e.g., “pay off credit card debt,” “own my own home,” “save for retirement,” “travel around the world,” “make more money at my job,” or “go back to school”). Once the two minutes are up, read your list to the other women (or woman) in the group. They should respond with: “You can have all that and more.” This sets the tone for the rest of the session and puts you in an abundant frame of mind. Enjoy!

My Story

IT'S IMPORTANT TO me that I share my background with you because I don't want you to think that I got to where I am today without a struggle. The story of my life is classic American Dream material, from its rough beginning straight through to the happy ending. I sincerely hope it becomes an example of what can be achieved with an open heart and mind.

My early life was a determining factor in my success, and really, I don't think this book (or my current life) would exist had my childhood been different. I grew up in a big family. My father, an assembly-line worker at Ford Motor Company, supported us while my mother stayed at home to look after us—raising five children was a full-time job. We all loved, cared for, and learned a lot from one another. My mom and dad were always there for us, and gave us discipline, strong values, independence, educational opportunities, and confidence in our abilities to become whomever we wanted. My dad always used to say, “Marianna, the whole world is in front of you, just waiting. You can do anything you want.” There was a wide and interesting world beyond our neighborhood, and my parents didn't want me to miss out on it.

Frankly, we didn't grow up in the ideal neighborhood with white picket fences and tidy sidewalks. Instead, we lived so close to the railroad tracks I could hear the trains rumbling by day and night. Our apartment was directly above a butcher shop, and every morning I was awakened by the noise of meat being processed directly below my bedroom. As I left to go to school each morning, I was greeted by cow sides hanging in the butcher's window; the sound of knives slamming against the massive cutting boards, the grinding screech of the sausage-making machine, and

the butchers shouting at one another above the din. Around Christmas-time, one butcher's favorite "holiday tradition" would be to tell my sister and me that the stag hanging in the window was Rudolph the Red-Nosed Reindeer, which would, obviously, make both of us cry.

Because my parents taught me the true value of money, it dawned on me at a young age that most circumstances, including my own, could be changed with a bit of effort. There should be more of that kind of teaching by parents today. For instance, to demonstrate how work and money go hand in hand, my dad had me wash the windows and stairs in our apartment for ten cents a day when I was a young girl. The old adage "Buy low, sell high" was drummed into me before I was ten years old, as was the idea that a penny saved was a penny earned. If I "traded" one dollar of my hard-earned money for a piece of pizza, that money would be gone forever. Was the pleasure of the pizza worth it, or should I save the money for something else? I always asked myself that question before making a purchase, and I still do today.

By the time I was twelve years old, I was very aware of the ins and outs of our household finances. I knew what bills were, and why they must be paid on time. An emphasis on buying an item only if it could be done so with cash (not credit) was a constant and lasting lesson. In fact, the very first apartment I bought was paid for with cash, as was my second, my third, and pretty much everything else that I own. I understand that this is very unusual and I don't expect or even recommend that most people make large purchases this way. However, the "Use cash as much as possible" philosophy contributed to my ability to create wealth, and I believe it can help others do the same.

Education was incredibly important to my parents, and they provided the best for my siblings and me, making many sacrifices to do so. Although neither of them had the opportunity to go to college, they are extremely well read, particularly about history and politics. They believed, rightly so, that education would give me more options. My mom and dad corrected every paper I wrote. They reviewed—again and again—my math and English homework to make sure I understood it all. If I got a 97 on a test, they asked why I didn't get 100. I had to push myself too, and find the discipline to get better grades even if it meant staying in and studying when other kids on my block were playing outside. I looked ahead because I understood that to do more you need to know more.

My drive to have more opportunities in life resulted in an intense work schedule that started when I was still a teenager. I took on many adult responsibilities at home, such as helping my mom take care of my younger siblings. In high school I worked multiple odd jobs simultaneously; the summer I was sixteen I had three jobs. I recall quite clearly waking up at five a.m. and walking two miles all by myself in the black morning hours to the next town to clean rooms at the Ramada Inn. After my shift, I walked to a monotonous data-entry job at a medical clinic until late in the day. In the evening, I was an off-the-books waitress at a local restaurant. You'll never hear a complaint from me—I have always known that honorable wealth comes from hard work, ingenuity, and enthusiasm.

When it was time to go to college, I was uncertain about what path to take. Other than my mom and dad, there were no role models in my neighborhood to inspire or guide me. Most of the girls in my town were pregnant dropouts by the time they were fifteen; many of the guys didn't finish high school either, and entered the local workforce, which didn't afford many opportunities beyond a paycheck. College degrees, white-collar jobs, and big houses didn't exist in my insular world. Midway through senior year, my high school guidance counselor asked me what school I planned to attend, to which I replied, "I haven't thought about it." I had a high GPA, so my counselor urged me to apply to Rutgers University. But because it was already so far into my final year at school, I rushed to take the SATs and submitted a "late" application quickly. When Rutgers accepted me, my world opened up.

On the first day of classes, I had fifty dollars in my bank account and a student loan to pay back. I worked day and night to pay the remaining tuition, sometimes skipping classes because I was so exhausted from the assortment of waitressing, lifeguarding, and tutoring gigs I juggled. I'm proud that I worked my way through college. And I know that whatever sacrifices I made were worth it because I believe there is no better investment you can make than in education. After four years, I graduated cum laude from college. I was on my way.

It took several years, but I did make more money than I ever dreamed of in a very tough business, and at thirty years old I found myself in the top 1 percent of income earners of any age or gender. A few years later I was living mortgage-free and debt-free, and had created a portfolio of assets, investments, and real estate that provides me with lifelong financial free-

dom and independence. I also am blessed with a great family and a wonderful baby and husband. I tell you all this with a great deal of humility and thanksgiving. I am grateful for the hard work, adversity, and triumphs that pushed me from one success to another.

IT'S YOUR TURN

Now I spend my days sharing everything I have learned about financial freedom and prosperity with women who feel stuck in small towns, crummy apartments, mind-numbing jobs, or bad relationships, their noses pressed up against the window of happiness and independence. Anyone who feels stuck about money can get unstuck. You can change the way you feel about yourself and the world, learn to focus on what you want, and get out of your comfort zone and take appropriate action to reach your goals. If I did it, so can you.