

Millennial Money Makeover: Escape Debt, Save for Your Future, and Live the Rich Life Now

Conor Richardson

Career Press (Jan 1, 2019)

Softcover \$15.95 (240pp)

978-1-63265-145-7

An honest and easy-to-implement plan is paired with humor and empathy in Conor Richardson's *Millennial Money Makeover*.

Conor Richardson knows that millennials think differently about money. After personally going into debt after college, Richardson decided to take his financial future in his own hands. This led to not only financial success but also success in his career as a CPA and entrepreneur. In *Millennial Money Makeover*, he shares what he learned through personal experience and research while developing MillennialMoneyMakeover.com, a site where he helps others master the essentials of money.

The book is both a how-to and a compilation of sage and compassionate advice from popular authors like Daniel Pink and mega-millionaire Marc Cuban. It explains why young people get into debt, exploring issues like forming (and breaking) habits and the psychology behind spending. With plenty of anecdotal and real world examples and a host of sobering statistics, the book delivers a warning as well as a road map for all those who have gotten themselves in too deep with their spending.

The book's sometimes sobering messages are couched in entertaining and memorable prose. It touches on topics like passionate spending, asking for a raise, developing "side hustles" to earn more, and how to discuss finances with your significant other before marriage. With section titles like "Invest Your Ass Off," it also does not take itself too seriously. It is user-friendly, with step-by-step instructions and action items that make it possible to start leveraging Richardson's advice immediately.

Not your ordinary book on saving for retirement, *Millennial Money Makeover* is a well-rounded and lighthearted financial guide for the new generation.

ANGELA MCQUAY (January/February 2019)

Disclosure: This article is not an endorsement, but a review. The publisher of this book provided free copies of the book to have their book reviewed by a professional reviewer. No fee was paid by the publisher for this review. Foreword Reviews only recommends books that we love. Foreword Magazine, Inc. is disclosing this in accordance with the Federal Trade Commission's 16 CFR, Part 255.