



## Unf\*ck Your Finances

**Melissa Browne**

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Written for Gen X and Gen Y folks who don't mind a bit of colorful language, Melissa Browne's *Unf ck Your Finances* is a comprehensive and user-friendly guidebook to financial well-being.

Based on a mixture of hard-won experience and professional success, Browne's encouraging and enjoyable book takes a direct, no-nonsense approach to the harsh financial realities confronting young adults. It shows that the life script most followed in the past (school, job, marriage, house, kids, and retirement) was shredded by changing social and economic factors.

Schools don't teach handling finances or recognizing the difference between good and bad debt, and talking about money is taboo and uncomfortable. Browne writes that ninety percent of those she surveyed said they'd rather be caught naked than have their bank statements made public. On the other hand, Western culture pushes spending beyond sensible limits and offers credit to make debt accumulation easy. It's a recipe for financial disaster. As a counter, Browne calls upon the audience to be honest and take responsibility.

Calling itself the "little white rabbit" that can lead the way from financial chaos to "somewhere that's even better than what they've imagined," the book gives practical tips to pave the way to financial well-being, including talking about money and ending toxic relationships with it. Also recommended are a thirty-day financial detox; learning to recognize unconscious sabotage; being faithful to personal values and goals; and making and working a realistic plan to achieve those goals. Downloadable printouts and helpful apps accompany the exercises in the book.

Expect some surprises: Browne considers "budgeting" a dirty word, for example. But also expect to focus on what really matters in life, in-depth explorations that can lead to personal and financial wellness, and a good dose of fun.

KRISTINE MORRIS (November / December 2019)

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