



# The Ultimate Woman: 13 Ways to Handle Your Money Like a Bad Ass Chick

*Ashley Kristen*

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And so much more Oh, money. It makes the world go round, right? Despite what everyone says, money really can buy happiness at times. It may not be a fulfilling, long-term type of happiness, however, it can at least purchase short-term contentment and placate those obnoxious emotions. Unfortunately, if you do not handle your money well, you can see the dark side of the dollar bill, the frustration of not being prepared or having enough to get by, the struggle of living paycheck to paycheck, etc. As a society, the middle and upper classes in every country have a tendency to be spoiled; do not throw fruit at me, I am in there, too. Most of our issues are really and truly first-world problems. This says a lot about us as a society, but it also sheds some light on how we spend our money. However, it is also the silver lining of our cloud. If you have a tendency of having a lot of first-world problems, it means that you should be able to cut back on your spending with no problems. Personal finance is not just about cutting back, though. It is about properly allocating your money (also known as spending your money on the things on your financial priority list). In order to convey the importance of proper allocation, I have broken this book into 13 different sections. Chapter one is all about the first step of saving money: getting mentally prepared. Saving money is not just a physical thing; there is a mental aspect to it as well. If you are not mentally prepared, your budget will not last long. Be in the right state of mind, and put things into perspective. Chapter two is all about getting organized and filing away your financial records in a way that works best for you. Chapter three will delve a little deeper into your personal life.

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