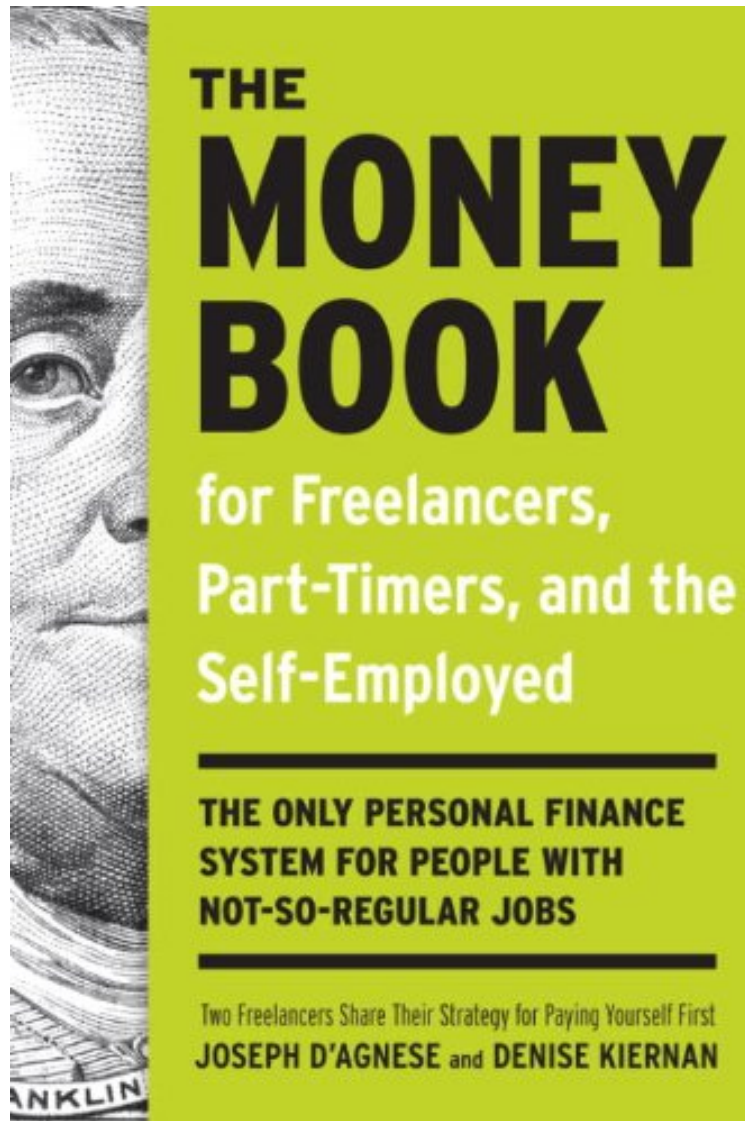


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The Money Book for Freelancers, Part-Timers, and the Self-Employed: The Only Personal Finance System for People with Not-So-Regular Jobs

Joseph D'Agnese, Denise Kiernan

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9 of 9 people found the following review helpful. Easy to understand and implement
By Lauren Nicole Dornsife
I really like books that give you advice in a step-by-step format. This book is essentially a step-by-step guide on how to get your financial situation in check if you are freelancing. It offered some advice that might seem "duh" to some people, but can often times go unconsidered unless you're really thinking about it. They address all possibilities and options, as well as offer links to resources to help you further your financial stability. The book is in a very conversational and easy to understand format, not full of jargon and eye-glazing financial terms that other self-help books use, making this perfect for folks like me who want to better their situation without spending a lot of time on it. Being freelancers themselves, the authors understand how mind-numbing a lot of these subjects can be, but offer simple solutions that are easy to begin TODAY so you can be on your path to financial stability with an unstable paycheck, no waiting. You can start the process as you read the book and develop better habits without radical life changes. Would recommend for anyone in the freelancing world, from novices to pros who might just need a few reminders of how to manage their time and money for a better future.

1 of 1 people found the following review helpful. Managing and eliminating debt while freelancing
By MaryAytch
I liked this book a lot and it was helpful - but it makes some assumptions: 1) The reader is already freelancing/part-time... 2) The reader doesn't really know how to handle money Therefore: 3) The reader is in debt and doesn't know how to get out of debt. None of those assumptions apply to me, so now I have to figure what parts of the book DO/will actually apply to my situation... if you are already freelancing and have debt - this is the book for you. I was looking for help getting started - there was enough of that content that the book did help me.

7 of 8 people found the following review helpful. Should be called Finances 101 - not for the seasoned freelancer
By Joshua Merritt
As a few other reviewers have noted, this book operates heavily on the assumption that you are a low-earner saddled with debt - and believe me, I've been there, and likely will be again at some point in my life. Right now, though, I'm freelancing successfully, have finally gotten past the ridiculous debt I accrued in my teens and twenties, and am transitioning from the corporate world into the world of self employment. I was hoping for an advanced level book - one that really helps you make REAL calculations around tax liabilities, how to evaluate insurance plans, etc. The best advice this book offers is to consult a professional CPA, financial adviser, and attorney. I agree with that advice, I was just hoping to learn a few more helpful tactics from other successful freelancers along the way. Instead, I ended up with very generic and overly simplistic advice (save 10% of every check, or 20 or 30% if you can). My biggest fear is that too many people will listen to this advice, and assume that 10% is going to cover their tax liabilities. The book did nothing to break down the realities of self employment taxes, or address some of the critical ways you can reduce your liabilities. If you're new to responsible management of your own finances, this book may be a good start, though there are TONS of great books on that topic and I'm not sure I would start with this one. If you are looking for a heavyweight book on managing finances as a freelancer, I'm sorry, but this one isn't it.

This is a book for people like us, and we all know who we are. We make our own hours, keep our own profits, chart our own way. We have things like gigs, contracts, clients, and assignments. All of us are working toward our dreams: doing our own work, on our own time, on our own terms. We have no real boss, no corporate nameplate, no cubicle of our very own. Unfortunately, we also have no 401(k)s and no one matching them, no benefits package, and no one collecting our taxes until April 15th. It's time to take stock of where you are and where you want to be. Ask yourself: Who is planning for your retirement? Who covers your expenses when clients flake out and checks are late? Who is setting money aside for your taxes? Who is responsible for your health insurance? Take a good look in the mirror: You are. The Money Book for Freelancers, Part-Timers, and the Self-Employed describes a completely new, comprehensive system for earning, spending, saving, and surviving as an independent worker. From interviews with financial experts to anecdotes from real-life freelancers, plus handy charts and graphs to help you visualize key concepts, you'll learn about topics including: Managing Cash Flow When the Cash Isn't Flowing Your Way; Getting Real About What You're Really Earning; Tools for Getting Out of Debt and Into Financial Security; Saving Consistently When You Earn Irregularly; What To Do When a Client's Check Doesn't Come In; Health Savings Accounts and How To Use Them; Planning for Retirement, Taxes and Dreams - All On Your Own. From the Trade Paperback edition.

The Money Book lays out the key issues for workers who don't have benefits. It hits on the major themes of saving regularly, planning for retirement, and managing your taxes when you, the worker, are ultimately responsible. Its conversational tone makes it easily accessible for readers who aren't inclined to read about how to crunch numbers and budget. Associated Press "The Money Book" is an indispensable survival guide that belongs on the desk of every independent worker who is willing to do whatever it takes to achieve success. Pittsburgh Post-Gazette; Through trial and error, veteran freelancers D'Agnes and Kiernan worked out a money-management system that allowed them to save for emergencies and retirement, pay off debt, buy benefits, cover their taxes and survive the droughts in business that seem an inevitable part of working for yourself. They convey all this in a book that's irreverent and hugely entertaining. MSN Money; Developed

from the personal experiences of the authors, this book is fun and relevant, with no other recent work quite comparable. Recommended for anyone who is self-employed now or is facing a new work-life situation. —Library Journal

From the Trade Paperback edition.

About the Author Joseph D'Agnese is a freelance writer who has written for The New York Times, The Wall Street Journal, This Old House, and many other magazines and newspapers. He has been published extensively in Discover, and also in Seed and Wired, and was twice named to the annual anthology, Best American Science Writing. He's the author of a children's picture book, Blockhead: The Life of Fibonacci.

Denise Kiernan has written for The New York Times, The Wall Street Journal, The Village Voice, Saveur, Discover, Ms., New York Daily News, and many other publications. She was head writer of ABC's "Who Wants to be a Millionaire" during its Emmy award-winning first season, and is the author of a number of books for adults and children.