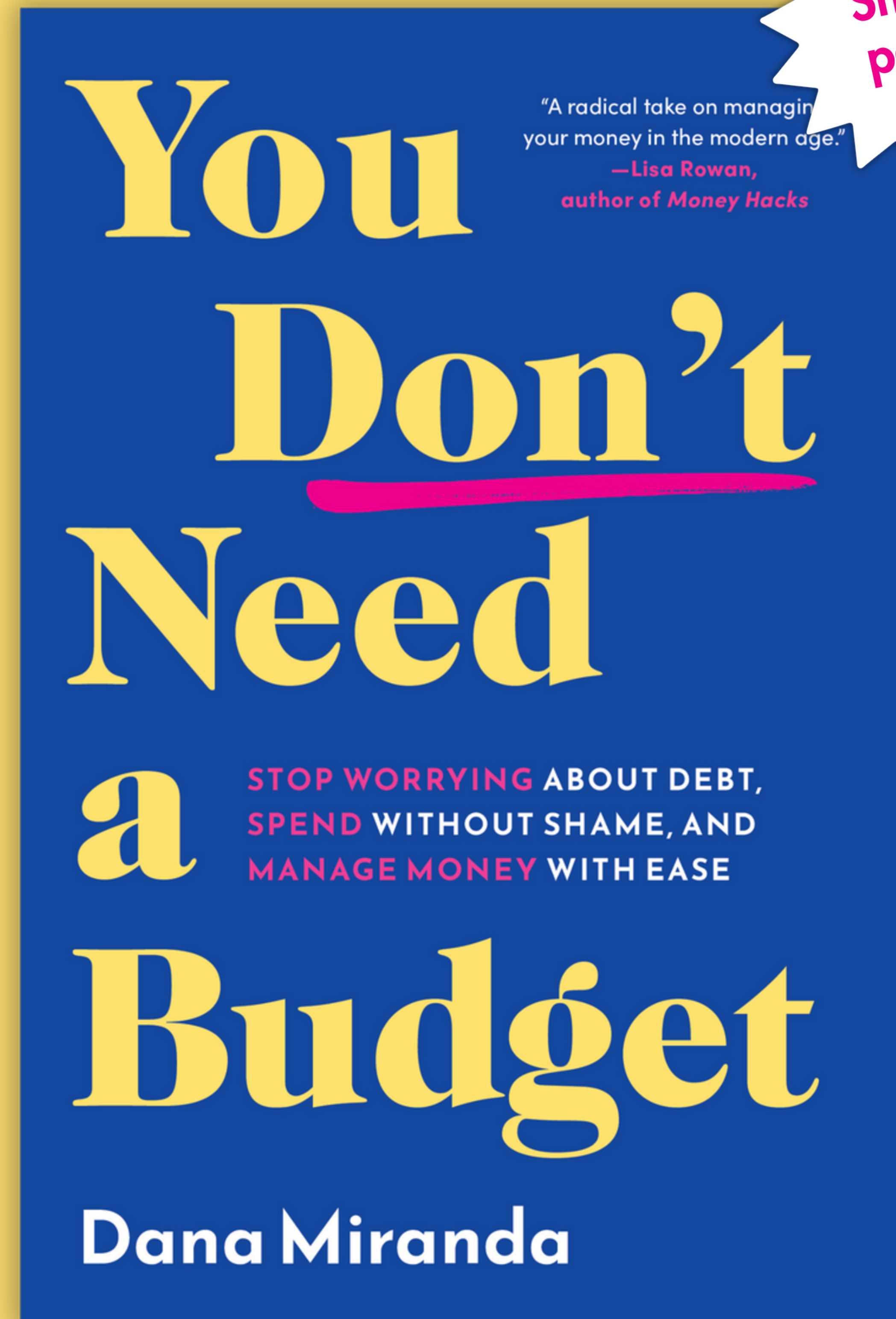
Sneak peek!



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I Was Sure I'd Hate Personal Finance

In 2015 I was hired for my first professional job: a staff-writer position with a fast-growing digital media start-up. I was stunned at the opportunity. I'd been toiling away for almost five years as sort of a freelance writer, rarely securing stable work and barely cracking $12,000 a year in income from writing and occasional stints in food service. I'd stumbled into being positioned as an "expert" in making money writing, because I blogged about my experiences as a freelancer, a creative writer, and a self-publisher. But I never liked the role; it was pretty damning that I barely earned money doing the work I taught others to do. So I never fully embraced a niche, the way I learned from seemingly more successful writers I was supposed to do. After winding along a path of building something of a career, I applied for a full-time job that would take me away from my identity as a nomadic freelance writer. And to my surprise, they wanted me. I found myself entrusted with a bona fide job, offered a salary of $42,000 a year just to write.

The only drawback, I thought, was that I'd be writing about personal finance.

In all my twenty-nine years of life to that point, I'd avoided thinking or even caring about money. I was annoyed at how much of the advice about freelance writing centered on money when I was just trying to express my creativity. I couldn't be bothered to think about debt I'd accrued going to college or figure out the ratio of my income to my rent in cities like Madison, Wisconsin, Berkeley, California, and Seattle. I'd broached the idea of a spreadsheet budget in my early twenties, but it didn't stick, and I decided thinking about money was beneath my inflated sense of myself. My friends and I mocked our peers who found salaried jobs with big companies, calling them sellouts the way we imagined the 1960s hippies we admired would have done. I was a creative soul. Of all the jobs my writing path could have led me to, why did I have to end up in finance?

But I adored the editor who'd hired me, a former journalist whose blog about writing and solopreneurship I'd been following for five years, and the rest of the team she'd hired, many of whom were also bloggers in our orbit. The site's schtick was making personal finance fun and accessible for regular people, a growing trend it'd hopped on early in 2010. My voice was a fit for the site precisely because I knew nothing about money going into it, which would help me tell sympathetic stories and speak on the level with our readers in the lunch-with-your-best friend tone popular with my fellow millennials (the target market du jour for digital media at the time). I committed, in my mind, to doing the job for a year even if I hated it, so I could get my feet under me in my career and maybe stand a chance of making a comfortable living.

I stayed for four years.

In that time, I did get my feet under me—and more. As employee number eight of what would balloon to more than a hundred by 2019, I morphed and grew as quickly as our media start-up, learning how to work with, and eventually manage, a team. I came to enjoy collaboration and to appreciate taking assignments, compared with the haphazard, muse-driven approach I'd always had in the past. I got a master class in my own personal finances, learning about our financial systems and best practices one assignment at a time. To my utter surprise, I came to love writing about money.

Before that job, I'd assumed, like many people I've met, that I was Bad with Money. I was raised in rural Wisconsin with a midwestern work ethic and little talk about money except the admonition to work hard, spend little, and avoid debt. Discipline was next to godliness in our conservative, working-class small-town culture, and that seemed to be the only approach to money management accessible to those of us who, as my parents said, “weren’t born rich.” My options were to embrace discipline or reject it; no middle way seemed to present itself. Comparing the culture around me to the freewheeling artists and thinkers I admired in books and movies, I deduced discipline was no fun.

My parents were among the cohort of baby boomers who’d graduated from high school in the late 1970s and early ’80s and missed the booming economy we generally imagine their generation to have been gifted at birth. Culture writer Anne Helen Petersen mentions this group in *Can’t Even: How Millennials Became the Burnout Generation*: “They were the first boomers to enter into the workplace after the ‘miracle economy,’ and understood, in some way, that they’d have to chart a different route than their parents toward middle-class security.”

Being part of the rural white working class, my parents were never yuppies, the college-educated coastal elites of the 1980s. But they still adopted their generation’s approach to money: working hard, earning money, and gaining upward mobility. As Petersen writes, “Navigating a baseline nervousness about your class position, and struggling to find a job that will allow you to try and maintain it—that was the boomer’s iteration of what we now know as burnout.”

Like many millennial children of boomer parents, I absorbed my parents’ anxiety about money, even if it was never spoken. I learned implicitly that my job as a kid was to work hard in school so I could go on to work hard in college and then get a job where I would work hard to earn a living. It wasn’t greed; it was reality. I was never taught to imagine myself rich, but if I were responsible and hardworking enough, I could be a little more comfortable than my parents had been. I might prefer to lose myself in my journal all day, but that simply wasn’t practical. I’d need a job, and with my potential, it ought to be a job that paid well. This was what being Good with Money looked like to me as I entered adulthood—and it didn’t appeal to me. I rejected discipline and any notion of financial security in favor of that oft-disdained millennial pursuit: following my passion. I chose to enjoy my life, promptly dropping any notions of financial well-being I might have held.

In my early twenties as an aspiring iconoclast, I went in and out of college and accumulated student loans. I worked in fun coffee shops for hourly wages and tips, instead of committing to a full-time job that would deplete my soul in exchange for a salary and a 401(k). I lived paycheck to paycheck, splurging when I had money and restricting when I didn't. I was thrifty and minimalist in general but spent every free dollar on drink deals. I paid 11 percent interest (that's high) on a seven-year loan (that's long) for an $8,000 used car. I paid the maximum security deposit to move into new apartments. My disciplined roots could only keep me away from credit card debt for a few years. By the time I turned twenty-five, I was living in my first real city, and finally gave in to the urge to fill my youth with concerts, drinks, restaurants, trips, and socializing. I maxed out a $6,000 credit limit before closing the card. I believed being Good with Money meant settling for a boring job and forgoing all luxury or excitement until retirement, and I didn't want that experience. The other option seemed to be to throw it all out the window, bury my head in the sand, and hope for the best. For years, I chose option B (Broke).

When you're "not born rich," you accept the narrative that financial products and services aren't made for you. Neither my parents nor anyone we knew watched CNBC or talked about mutual funds. They contributed a sensible amount to the company 401(k), if it was offered, or counted on a union pension. They might use a favorite store credit card for the points but otherwise avoided nonmortgage debt. A local CPA did everyone's taxes for a small fee, but she wasn't advising on "tax efficiency" strategies for moving wealth around. I never even heard the term *financial planner* until I was in my twenties. I got student loans to pay for college because the FAFSA was one of the steps included in the college prep that high school guidance counselors led us through. I don't remember anyone asking how I intended to pay for college; borrowing money was just the way we did it. And I'm certain no one ever talked about repaying the loans; few of the adults in my life had gone to college, so I imagine it didn’t occur to anyone what it would look like for our generation to shoulder monthly loan payments in adulthood.

I had to calculate hourly wages and paychecks to make sure I could pay my portion of rent each month, but otherwise I didn’t do any kind of personal financial planning or money management until I was twenty-eight, almost four years after I’d left college for the last time. A kind woman from my alma mater’s financial aid office called to let me know my student loans were in default (i.e., very overdue) and to walk me through my options for repayment. She helped me apply for a Direct Consolidation Loan and then income-driven repayment, so I could pull my loans out of default status without the burden of a monthly payment that was out of whack with my resources. I was relieved to know my loans were on the up-and-up, but I still didn’t consider the rest of my financial situation. I was ignoring calls from unknown numbers, presuming they were debt collectors. I didn’t know my credit score, how to find it, or why it mattered. I didn’t have a credit card anymore, but I’d learned how to use debit cards strategically to float by with a tight cash flow on my sporadic and sparse income (this was when those transactions would take a few days to settle with the bank, so you’d have a little wiggle room around purchases).

Getting that full-time job with the personal finance site immediately changed my relationship with money. I was earning a solid living—with a salary! And benefits!—and yet I was doing creative work I loved for scrappy and passionate bosses. This wasn’t the life-draining work I’d believed I’d have to settle for if I wanted financial stability. Plus, we wrote about personal finance in a way that was about more than discipline. This wasn’t boring and stodgy; it was . . . interesting. I was fascinated with the ins and outs of financial products like bank accounts, student loans, and rewards credit cards. I wasn’t excited because they presented me with the prospect of becoming (or at least feeling) rich, which was the implicit promise of so much competing personal finance advice. But I was excited to understand these products that had been so opaque, that had never been presented as *for me* before. Suddenly, it seemed, I could be Good with Money—without relying on discipline.

When I entered the personal finance industry in 2015, I was a veritable poster child for the millennial in need of an injection of *adulting*, the cute word my cohorts coined for coping with the crushing reality of coming of age into an historic economic recession. I quickly became comfortable being the dumbest person in the room, and I wasn't shy about asking stupid questions—all in the name of serving readers facing similar circumstances.

Around six months into the job, I joined our nascent editorial team for our daily stand-up to pitch stories. Someone had found a *Washington Post* article about a study out of the University of Michigan about "why poor people pay more for toilet paper," and we pondered covering the study ourselves.

For the study, Professor Yesim Orhun and PhD student Mike Palazzolo analyzed panel data from more than a hundred thousand American households to track purchases of toilet paper over seven years. They chose this sundry because it's a reliable measure for spending across economic circumstances: toilet paper is nonperishable, and we consume it pretty consistently. We don't go without it just because we're strapped for cash, like we might go without new clothes or haircuts. And we don't buy more when we have extra money, like we might with food or entertainment.

The study found that people with less money pay more for toilet paper, because it's technically cheaper in bulk. When you have a cushion of money (i.e., your expenses won't drain your account before next payday), you buy the twenty-four-roll pack. But the twenty-four-pack costs more in the moment than the four-pack. When you have only enough in your pocket for the four-pack, and your bathroom needs toilet paper, you're not going to wait just because the math says the twenty-four-pack is the smarter choice. "Having more money gives people the luxury of paying less for things," as the *Washington Post* puts it.

I was excited to cover this study. We didn’t talk about this phenomenon in personal finance, and I was delighted to see science behind the experience I’d had for years. I’d bought the four-roll pack. Honestly? Sometimes I’d bought single rolls of toilet paper at a corner store because I didn’t have a car to get to the grocery store where I could buy the four-pack. And in my city apartment, I hadn’t exactly had the ample storage space bulk buying requires. I wanted to plant a flag in the personal finance space for those of us who weren’t doing all the right money things all the time.

My coworkers wanted a different tack, though. They thought the story should be about how to avoid spending more on toilet paper, even when you’re broke. That’s what we did in the personal finance industry.

“We could suggest using a credit card to buy in bulk, then paying off the balance with your next paycheck,” one writer suggested. “We can explain how to figure out when it’s worth it to pay a little interest if it’ll save you money in the long run.”

“But what if you can’t get a credit card?” I asked.

“What do you mean?”

I wasn’t sure how to respond. What was missing from my question? I reworded it. “What if you don’t qualify for a credit card, so you have to buy everything with cash?” Then, considering my own 520-something credit score, I added more bluntly, “People who can’t afford twenty-five bucks for bulk toilet paper probably don’t have a great credit score.”

“Oh,” she replied, with empathy but genuinely surprised. “You really think so?”

I scanned the circle for others to back me up, but their faces all registered surprise, too. No one else had thought of this possibility.

My coworkers weren’t stupid or unsympathetic. They were brilliant thinkers who shared knowledge generously and made me smarter with gentle prodding and an eye for the questions readers would want answered. They were college-educated and experienced. They’d traveled to far reaches of the world and met diverse communities of people. They volunteered more than I did, donated to causes they cared about, got out the vote, and made fair-trade, eco-conscious choices whenever possible. We were the same in so many ways: ambitious women in our thirties obsessed with the written word and concerned with equality and the environment and other social causes. Until that day's stand-up, I hadn't noticed that I was different from all of them in one stark way: they'd all been raised in middle-class families.

What did it mean for our readers that the bulk of our advice came from a middle-class perspective? For that matter, what did it mean for the readers of almost every publication that a vast majority of journalists are white men from the middle class? The industry, I realized, isn't serving most people well.

How's Your Relationship with Money?

For most of our readers in personal finance media, the answer to the above question is, at best, complicated. Far too few Americans have access to enough resources to feel secure in their options for food or housing. Others have more than enough but hoard it without a plan because of scarcity anxiety. Still others live a spendthrift life and get by fine, but are constantly nagged by a worry that there's something they should be doing differently. Or their tenuous financial plans crumble at the slightest suggestion of trouble.

I used to tell people I was grateful to work in personal finance because what I've learned has helped me get my own money under control. Throughout my time as a staffer and freelancer in financial media, I grew a small IRA, built a comfortable $20,000 savings cushion, set up automatic bill payment, finally got a credit card, and raised my credit score to above 750. But I've stopped giving financial literacy the credit, because I know the real reason my finances got "healthier" after I got that first job: I had more money. I took a job with a salary that quadrupled my income, and voilà—I became a lot more "responsible" with money.

I didn't conquer budgeting or eliminate debt with extra fervor. I opened a secured credit card because I had the $200 to spare for a deposit, and my credit score shot up 100 points, opening a ton of doors. My income kept rising, tipping over $100,000 after I returned to freelancing, and the financial anxiety I'd experienced throughout my twenties miraculously vanished.

My colleagues in financial media and education often talk about the paradox that the people who need financial education most are the least likely to have access to it. But there's an inherent condescension to that idea. It's based on an assumption that poor people have a greater need for financial education, feeding a narrative that knowing the right set of rules unlocks the key to wealth. That assumption isn't borne out in the data, though. Increased access to financial education doesn't necessarily mean improved financial circumstances later in life. Racial and class disparities in financial knowledge and wealth persist even among adults who had equal requirements for financial education in high school, and parental income remains the greatest predictor of a child's income mobility later in life. Financial education can't overcome the systems and policies that create and maintain disparities—especially when that education is created *within* those systems.

The reality is that wealth begets wealth, and we exist in a system that perpetuates that truth.

The Endless Pursuit of One Right Way

As I earned enough income as a personal finance journalist to experience financial security and learned enough to recognize my agency with money, my relationship with money shifted from choosing between discipline and recklessness toward a more mindful approach. Despite the tactics I learned and taught through my work, I wasn't optimizing for wealth building; instead, every decision I made was toward worrying less about money and using it to bring ease and joy into my life. Yet at my day job, I was still sharing at-home coffee and avocado recipes as if they could solve my generation's financial insecurity.

That single moment with the toilet paper story didn't push me out of personal finance media; I still had a lot to discover before I would turn a more critical eye on the industry. But it poked the first hole in everything I was learning, even as I was still learning it. It showed me the gaping chasm between the experiences of the people doling out financial advice and those of the people consuming it as they search for the secret to that upward mobility our parents (and culture) promise us.

An abundance of personal finance advice would have readers believe prosperity is just on the other side of a Google search: learn the right answers, do the right things, be rich (however you define it). The You Need a Budget (YNAB) app promises no less than "life-changing" results if you adopt its "four simple rules," which creator Jesse Mecham admits in his book are all versions of "make a budget." It promises the system will let you break the paycheck-to-paycheck cycle, get out of debt, and "live the life you want." Dave Ramsey's Financial Peace University course and *Total Money Makeover* book offer a seven-step plan to help you pay off all debt, build your savings, and change not just your life but "your family tree . . . regardless of income or age." David Bach infamously suggested his readers could become "automatic millionaires" by giving up their daily lattes (or any small luxuries they often "waste" money on)—resting the promise on fudged math and unrealistic economic circumstances. Countless others peddle similar advice, preaching restriction and promising a singular path to a good life—defined, mainly, by wealth.

This promise is the crux of what I call *budget culture:* the prevailing set of beliefs around money that relies on restriction, shame, and greed. Budget culture encourages deprivation and promotes an unhealthy and fantastical ideal of success with money. Worrying about money isn't unusual; money has long been a top cause of stress among Americans. Rising prices, stagnant wages, a nonexistent childcare system, and a volatile national and global economy have exacerbated that stress since the start of the

COVID-19 pandemic, but the issues that plague us now are the same that have plagued us, in some way, for ages. Financial experts across the industry have watched our mounting stress and uncertainty for years as education has been defunded, domestic labor has been undervalued, and employers have legally discriminated on the basis of gender, race, and ability. They've universally come up with one flaccid solution they say can soothe your financial woes regardless of your age, resources, education, or relationship with money: make a budget.

The budget culture that pervades personal finance media and education offers up broad strokes and binaries, a one-size-fits-all approach that doesn't leave room for the diversity of our relationships with money. In reality, the prevalence and impact of making a budget is too low for any rational expert to consider this an effective strategy for financial wellness.

This dearth of diversity and compassion in the space inspired me to stop relying on traditional personal finance media and create my independent financial education newsletter, *Healthy Rich*. Through this newsletter, I examine how our financial systems and culture impact the ways we think, teach, and talk about money, and I make space for those voices I've always found minimized and underappreciated in personal finance media, including women and BIPOC, LGBTQ+, rural, working-class, and disabled people. Through their stories I've learned to critique conventional advice like "You need a budget" and seek new perspectives on money. In my work, for example, I've heard stories from:

- Raniah, a Black Haitian immigrant navigating the career expectations imposed by her family and trying to keep up with the lifestyles of her affluent white peers.
- Carmen, who grew to resent the condescending white people who celebrated her "surviving the streets" without pausing to ask why it

was so common for people like her—Black and Latina—to grow up in poverty.

- Megan, who experienced severe financial anxiety about the fee she paid a therapist to treat her hyperorganization and other autistic traits as “symptoms” without realizing they were the exact strengths that could help her spend consciously and reduce her anxiety around money.
- Aaron, a formerly incarcerated entrepreneur who learned it’s impossible to maintain a healthy credit score or finances while incarcerated and cut off from our financial systems, making conventional financial education moot when it’s time to rebuild.
- Gary, who spent money “like there was no tomorrow” because he grew up watching gay men like him die from HIV, suicide, and hate crimes before they had a chance to accumulate wealth or worry about credit scores.

Folks like these aren’t the exception. They represent the majority of Americans, whose relationships with money are far more complex than the picture our financial media and education have painted.

Through this growing industry, financial experts, educators, journalists, social media influencers, advisors, and gurus have mucked up our relationship with money by perpetuating budget culture. My work is about breaking free from that paradigm to make money better, for everyone. Whether you earn a six-figure salary or get by gig to gig, work for tips, pay bills with unemployment or Social Security checks, are saddled with unpaid caretaking or domestic work, run a small business, or manage a nonprofit, we all breathe the air of budget culture. An approach to personal finance that rejects this culture can give us the tools to change our individual and societal relationships with money.

This book is an exploration of what I've learned so far through this work and a comprehensive introduction to the antidote to budget culture: a *budget-free* approach to thinking, teaching, and talking about money. As you'll learn throughout these pages, "budget-free" is more than a way to manage household finances; it's a new perspective to transform your personal relationship with money and shift your expectations for how we treat money as a society.

The cacophony of competing prescriptive budgets, debt-payoff plans, and so-called expert investment strategies in the personal finance industry overcomplicate money and make you feel like you're failing and falling behind no matter what you do. Money doesn't have to be so hard! Through this book, I give you permission to shut it all out. We'll examine the major tenets of budget culture, see why they don't make sense for most people, and look for ways you can thrive without them.

A New Way to Think about Money

Throughout this book, we'll search for an answer to the inevitable question that follows a critique of budget culture: If not budgeting, then what?

Doing away with the budget and giving yourself free rein to use money sounds radical and scary to a lot of people. That's because all we've learned about money is through a budget culture lens. We're convinced we don't know how to manage money without applying a set of guardrails. So, once you've rejected the premise of budgeting and the paradigm of budget culture, how do you learn to trust yourself to manage money without risking your sanity and security?

Nearly every personal finance book I've picked up aims to tell you how to fix yourself. That's not the aim of this book. I know there's nothing wrong with you. I want to assure you this book isn't about finding the flaws in yourself that keep you from achieving financial . . . success? Independence? Freedom? Whatever name you give to the elusive fantasy budget culture wants you to pursue. This book is about the ways our financial system is designed to keep you from that goal—and how you can live a life of ease and joy in spite of it.

I'm not going to offer you an alternative budget, savings plan, debt payoff method, or get-rich-quick scheme. I'm not here to replace one set of rigid rules with another. We're here for a conversation that helps you see money in a new light. You'll see the mutability of money and value, and realize no set of rigid rules could ever encompass the vastness of our collective and individual relationships with money. You'll learn to question and let go of the rules and expectations budget culture thrusts on you. You'll discover the strength of your own perspective and skills to find ease in money management and joy in life. By adopting a new approach to money, you can find freedom from the tyranny of budget culture and learn to trust yourself to choose your next money move.

My goal as a financial educator is *not* to do what financial institutions have done for centuries: keep information gated to the wealthiest and most privileged. It's *not* to do what financial media has attempted to do for decades: help less privileged people act like those with more privilege. And it's *not* to do what the latest crop of socially conscious financial influencers have attempted to do: condescendingly bestow (underprivileged) populations with the guarded rules of personal finance.

My goal is to help you see the brokenness of the system, care for yourself within it, and help us all get out of it. This book is a critique of budget culture as a system of oppression, but also a survival guide for life in this system and a call to action to change it.

The first part of the book diagnoses and examines budget culture so you understand exactly what it is, where it came from, and how it impacts your relationship with money. Naming this paradigm gives you a language and lens through which to recognize how financial education and advice fails you personally and systemically. But I won't leave you hanging with this downer of a revelation. Next, I break down nine core maxims of budget culture and give you permission to let them go—and together we reconstruct a new way to think about money that works for you. Each chapter includes reflections and practical tools to help you manage money with ease and joy without giving in to budget culture.

In the final chapter I zoom back out to the bigger picture to help you apply a budget-free philosophy to our broader society. Divesting from budget culture can improve your individual relationship with money, but your individual actions alone can never overcome an entire cultural paradigm (nor should you expect them to!). We have to do that in community. This final chapter covers ways to share the budget-free approach through the language you use, the behaviors you model, the ways you vote, and how you use power and influence in your community.

I sum up my perspective on money as a “budget-free approach”—this isn’t a method or prescription, like so many one-size-fits-all solutions peddled in this industry. I don’t attempt to prescribe an alternative “right” way to manage money, because I know no way will ever be right for everyone. Instead, I explore how our financial systems work, pose questions to encourage self-reflection, and make space for diverse perspectives so you can discover what makes sense for you. I trust the value of your wisdom to choose your next move; I’ll make space to help you listen to it.

Capitalism Is Our Reality

Remember as you read: I can’t give you a series of steps to climb out of your financial circumstances and into the shiny fantasy of being rich. Budget culture gurus like to make this promise—and many of them even believe it. But no one can give you the right formula to change your financial situation, because your circumstances are the result of something much bigger than your individual choices.

No matter who you are or what you’ve experienced, your financial circumstances are, ultimately, that you live in a society controlled by a capitalist economy. The systems of that society are designed to take drastic, subtle, traumatizing, brutal, genocidal, oppressive measures to keep you from enjoying stability, prosperity, and power. The degree of those measures varies depending on the privilege and dominance tied to your identity, background, and experience, but make no mistake: this is everyone's reality. Even the most privileged among us live with the reality that this system is poised to pull the rug out from under anyone at the slightest whiff of deviance.

Plenty of brilliant thinkers have brought a critique of capitalism as an economic system, so don't worry; I won't waste this book rehashing those arguments. But we *are* going to talk about capitalism throughout this book, because it's impossible to talk honestly about our individual financial circumstances without mentioning the system that governs them.

Given this reality, no money management method will change your circumstances, short of dismantling capitalism (and I won't make that your job). I won't contribute to budget culture's gaslighting by convincing you it's your responsibility alone to change and improve your situation. Following budget culture's pursuit of discipline and wealth won't change the reality that every system you encounter is designed to pry them away from you. But that doesn't mean you have to relent and suffer. Until now, you've probably been responding to your circumstances through the lens budget culture holds up to them: accepting blame for your lot and seeking a set of answers to change it. It's no wonder, with that perspective, that you'd try to better yourself by budget culture standards—more restriction, more discipline, more wealth. This book will help you see your circumstances for what they are: the inevitable result of a system designed to keep you small. With that new lens, you can respond to your reality, instead of to the picture budget culture has painted for you. You can stop responding to systemic oppression by buying fewer lattes and start experiencing ease and joy while the systems exhaust themselves trying to deprive you of them.

The ideas we'll explore in the following chapters will help you investigate, understand, and survive the reality of your circumstances. Systems of oppression—which capitalism is—thrive by withholding knowledge from those they're designed to oppress. As the feminist activist Audre Lorde writes, "So long as we are divided because of our particular identities we cannot join together in effective political action." Budget culture supports capitalism's project of divisive oppression by blaming you for your circumstances, othering those whose circumstances are different, convincing you to feel ashamed, and offering restriction and greed as solutions. By leaning on individual responsibility, it discourages you from investigating the inner workings of our systems. By offering restriction and greed couched in maxims about responsibility and wellness, it pushes you to skim over your innate understanding of your needs and your place in community. We'll question the most common maxims, demystify the systems, and discover strategies to reclaim power in spite of them.

At no point in this book will I suggest that, if you learn everything I have to teach, you'll be rich or debt-free. The point of a budget-free approach is not to give you a new way to pursue the goals budget culture idealizes. It's to help you experience ease and joy by releasing those goals rooted in restriction, shame, and greed.