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She ' s helped

countless people

transform their lives

with her book,

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Together.” Growing  
up in a household on  
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motivated Rachel to  
learn everything she  
could about money  
management from a  
young age. Rachel  
began investing in  
the stock market at  
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Rachel Richards is the best-selling author of “ Money Honey: A Simple 7-Step Guide for Getting Your Financial \$hit Together. ” She is an entrepreneur, professional speaker, and investor. In her

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"Passive Income,  
**7-Step Guide**

**Aggressive**  
**For Getting**  
**Retirement,"** Rachel

dives deep into **At**

**age 27,** former  
financial advisor

Rachel Richards quit  
her job and retired.

**Money Honey: A**  
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Honey is a simple walkthrough to the delicate world of personal finance and the road to financial freedom. As the title suggests, the book presents a seven-step guide to help you fix your financial leaks and live a financially secure life by making sound financial decisions.

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Together presents six sections to achieving financial literacy. The contents are as follows: Section One: Introduction. 1 Hello,



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It's Me. Section

Two: Savings. 2

Badass Budgeting. 3

Savings: Another Day

Another Dolla. Section

Three: Debt

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Applicable in 2017  
and beyond, Money  
Honey is perfect for  
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Everyone aspires to  
raise their standard  
of living, building  
wealth and assets for  
themselves and their  
family- this is often  
called the

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accumulation stage.

Ideally, as a rule of thumb, everyone should start to save 10% of their earnings to put towards their future.

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Together By Sidney

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In Money Honey,

former financial

advisor Rachel

Richards achieves the

impossible by

bringing humor and

sass to the dreaded

subject of personal

finance. An avid

investor and business

owner, Rachel talks

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straight about how to  
attain financial  
freedom.

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Smart Solutions -

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For ...

Passive income is  
money earned with  
little to no ongoing  
effort. Don't get me  
wrong: it's no get-rich-  
quick scheme. It does



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take time or money  
to create. But once  
your passive income  
exceeds your living  
expenses, you are  
retired. #Micdrop.

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Rachel Richards  
wrote her book,  
“ Money Honey: A  
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Together, ” to  
address the  
disconnect she saw  
between her

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generation and  
financial literacy.

Photo courtesy of  
Rachel Richards

When Rachel  
Richards was 11, her  
parents sent her to a  
water park for  
summer camp, much  
to her dismay.

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