



The Money Queen's Guide: For Women Who Want to Build Wealth and Banish Fear

By Cary Carbonaro

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Are you a material girl? The truth is that, as women, we all have a unique relationship with money. We strive for financial security to support our family, ensure we can retire comfortably, create independence separate from our partners, and along the way, buy some nice purses. As much as we are motivated to make money, we often do not consider the crucial relationship between what we do today and how it WILL impact our life tomorrow.

From your Roaring 20's, to your Thrifty 30's, and all the way to your (hopefully) Smooth 60's, *The Money Queen's Guide* will work to lead you through each of these financial decades step-by-step and provide insight into the steps you can take, and the decision you should make to **build a financially responsible future**.

Financial security is an exciting journey we can take together. So pack your purse and get ready for the ride...

Cary Carbonaro is a Certified Financial Planner with an MBA in finance, and has over 25 years of experience in financial services. In 2014, she was named an Ambassador for the CFP® Board, one of only 50 in the United States.

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The Money Queen's Guide: For Women Who Want to Build Wealth and Banish Fear By Cary Carbonaro Bibliography

- Sales Rank: #403037 in Books
- Published on: 2015-10-13
- Original language: English
- Number of items: 1
- Dimensions: 8.50" h x .37" w x 5.51" l, .0 pounds
- Binding: Paperback
- 186 pages

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Editorial Review

Review

“Cary does an incredibly smart job of making you understand money instead of fearing it. If your dream is to build wealth and a lucrative future for yourself, this is a must read.” --Tamsen Fadal, TV Anchor and Host / Author of “The New Single“

“The Money Queen” is the jewel in the crown of financial planning guides for women. Top wealth adviser Cary Carbonaro offers easy to understand, step-by-step advice that can help women take charge of their finances. The book is a page-turner, filled with numerous real-life examples of common pitfalls, including blunders made by the author. I highly recommend this book for any woman seeking to boost her household coffers.” -- Erika Miller, financial news /television news correspondent

“Cary is a brilliant financial advisor who has helped improve the lives of countless people with her care and wisdom. She has written an engaging, insightful book with age specific advice that can help anyone thrive financially.” -- Joe John Duran, NY Times Bestselling Author of “The Money Code.”

“Cary Carbonaro, CFP, brings financial expertise, advisory experience, and best of all, her savvy and style as a professional woman to her new book “The Money Queen’s Guide.” This is one book that talks straight to women, helping them navigate the special financial issues that they, as women, have to deal with.” --- Eleanor Blayney, CFP Consumer Advocate for CFP Board, Author of “Women’s Worth: Finding Your Financial Confidence”

“The Money Queen’s Guide is a terrific book, full of common sense and highly professional insights from a woman who rose out of the ashes of her own struggle to help other women find financial peace and freedom from fear. All women as well as men should read this book!” --- Steve Pomeranz, CFP, Host of On The Money Radio, Nationally Syndicated NPR

“I am fortunate to have Cary as a colleague and friend. Her book is an inspiration to all women and a testament to her journey---you can be fun, fabulous and financially savvy!” --- Kathleen Grace, CFP, CIMA and Author of "Prince Not So Charming"

Cary Carbonaro has a way of making the complicated simple with the "Money Queen Guide." --- Susan Golomb

About the Author

Cary Carbonaro is an MBA and CFP. She is an Ambassador for the CFP Board. She has over 25 years in financial services and is currently a Managing Director with United Capital. She has been in dozens of Newspapers, magazines and TV programs related to personal finance. She is a lifelong advocate for woman.

She is described as a girls, girl, founding President of a sorority in college and believes in education and equality. She is also a yoga instructor, comes from a very large Italian-Irish family and loves to spend time with family and friends.

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Money. The Bible tells us, "It's the root of all evil." Benjamin Franklin said, "Money has never made man happy, nor will it, there is nothing in its nature to produce happiness. The more of it one has the more one wants." Margaret Thatcher reminded us, "It is not the creation of wealth that is wrong, but the love of money for its own sake." Voltaire said, "Don't think money does everything or you are going to end up doing everything for money." Sound pretty disconcerting?

But then we remember when Rita Davenport said, "Money isn't everything. . . but it ranks right up there with oxygen." Or when Groucho Marx said, "While money can't buy happiness, it certainly lets you choose your own form of misery." And then there was Jim Young, played by Ben Affleck, in the movie Boiler Room, who said, "Anybody who tells you money is the root of all evil doesn't have any. They say money can't buy happiness? Look at the smile on my face. Ear to ear, baby." We can all agree there are some pretty conflicting views on money.

Needless to say, money is one hot topic that has built quite the reputation as time goes on. It is something for which we strive and for which we yearn. It is something we acquire and then divest and invest into other things. Sometimes we hold onto it for an extended period while other times it leaves us as quickly as we earned it. We all know someone who cannot save a dollar no matter how much she makes. And then there is that friend in our circle who saves every dollar she earns. Most people feel the wealthiest folks are those that make the most money. And maybe they are. But the reality is that the wealthiest people in this world not only make the most money, but also save and invest the most money. It is pretty darn easy to be rich today and poor tomorrow. No matter how much you make, if you spend it all, there will be little, if any, left.

But that practice is generally the exception, not the rule, especially for women. Many times, young women are raised to be dependent upon men, rarely armed with the extensive knowledge they need to not only earn money, but also be self-sufficient and save it. We are told that we will always be supported and prince charming will always provide for all of our financial needs. I don't believe in this fairy tale. Women are just as capable as men of taking care of themselves and their finances. The truth is that as women, we are independent and able to support ourselves. In fact, it is our duty to be responsible for ourselves both personally and professionally.

The Money Queen's Guide Fact: According to the 2009 U.S. Bureau of Labor Statistics, nearly 4 in 10 working wives out earned their husbands.

But remember when I told you we would learn from my mistakes? Well my first mistake was undertaking the difficult task of supporting myself and my husband as the financial breadwinner. When it all fell apart, every decision I made during our marriage positioned me for economic destruction. The truth is that I was so fearful of becoming dependent on others that I picked an emotionally unavailable man who I only connected with on a surface level. In fact, my father jokingly said we exchanged resumes and he looked good on paper. It was never a fairy tale love story. It was the easy way out. He was good looking, smart and successful. But, ultimately, he was the wrong man for the wrong reasons. But funny enough, my journey was one that paralleled so many other women of the world.

Like many modern day women, I came from a very traditional household. Growing up watching the dynamic of my mom and dad, I decided I wanted to be more like my dad. . I wanted to be the one who made the money.

Users Review

From reader reviews:

Patricia Rodrigue:

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John Moore:

The Money Queen's Guide: For Women Who Want to Build Wealth and Banish Fear can be one of your starter books that are good idea. Most of us recommend that straight away because this publication has good vocabulary that may increase your knowledge in terminology, easy to understand, bit entertaining but still delivering the information. The article author giving his/her effort that will put every word into delight arrangement in writing The Money Queen's Guide: For Women Who Want to Build Wealth and Banish Fear however doesn't forget the main position, giving the reader the hottest as well as based confirm resource details that maybe you can be considered one of it. This great information could drawn you into fresh stage of crucial considering.

Jesse Mansell:

Some people said that they feel bored stiff when they reading a guide. They are directly felt this when they get a half portions of the book. You can choose the actual book The Money Queen's Guide: For Women Who Want to Build Wealth and Banish Fear to make your own reading is interesting. Your current skill of reading ability is developing when you similar to reading. Try to choose simple book to make you enjoy you just read it and mingle the opinion about book and studying especially. It is to be initially opinion for you to

like to open a book and go through it. Beside that the guide *The Money Queen's Guide: For Women Who Want to Build Wealth and Banish Fear* can to be a newly purchased friend when you're sense alone and confuse in what must you're doing of the time.

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