



MONEY MAKEOVERS FOR THE NEW YEAR

As the new year begins, many readers are looking for advice on getting their finances or careers in order. Whether you need a kickstart for saving and organizing your money, a guide to planning your retirement, a blueprint for considering a second career or a handy encyclopedia of money-saving tips and tricks, these books will help you get your footing when it comes to your finances.

Though you may be reluctant to be seen reading it in public, Jan Cullinane's **The Single Woman's Guide to Retirement** (Wiley, \$18.95, 307 pages, ISBN 9781118229507) is a guidebook in the best possible sense. Carefully organized and exceedingly thorough, Cullinane's guide covers everything from financial basics—including taxes, retirement funds and costs of living—to where to live now that the kids have left the nest and what to do with your sudden influx of free time. Featuring first-hand accounts from women who have gone through a myriad of life changes, including being widowed or divorced, or changing careers or locations, Cullinane moves through the considerations many retiring women face with logic and heart. Lest you think this is only for the older (and, as the title suggests, single) women in your life, the book opens with information on how women are statistically likely to outlive men, or suffer financially from a divorce. It's full of good advice for all, although the carefully researched and detailed specifics Cullinane includes at the end of each chapter might be best for those single women close to, or in, their retirement years.

ATTITUDE CHANGES

When Carrie Rocha and her husband took stock of their finances early in their marriage, they realized that though they always met their financial obligations to others, they had little to nothing left over in case of an emergency. In **Pocket Your Dollars** (Bethany House, \$13.99, 224 pages, ISBN 9780764210877), Rocha details how an emergency can, in fact, happen to you (delightful though it may be to imagine otherwise). Although your financial situ-

ation may seem dire now, it needn't always be that way, she writes. Using her own story, and those of others, she provides concrete plans for getting your financial life in order. She also focuses strongly on the "attitude changes" or psychological barriers many people must face when trying to improve their personal finances. "Today is the day," she says, "to let go of your past and start focusing on your future." Rocha follows up with concrete plans for overcoming any personally imposed impediments; for example, she writes, "make a list of everyone . . . you need to forgive in order to accept your present financial situation." For readers who think that they weren't taught to handle their finances correctly, or that everyone around them is making financial change impossible, Rocha's methods should prove worthwhile.

SAVING TIME AND MONEY

Chock full of interesting, useful and (occasionally) bizarre tips for everything from your household to your finances and your car, Mary Hunt's **Cheaper, Better, Faster** (Revell, \$14.99, 400 pages, ISBN 9780800721442) is an incredibly thorough amalgamation of ideas to make your life exactly that—cheaper, better and faster. Though some of the tips were hard to understand—I'm still grappling with the logistics of a tip involving frozen fish and a milk carton—most of

them were enlightening and helpful, and the book is one I would encourage anyone to keep on hand. Need to clean your microwave? Hunt's suggestion to "stir 2 tablespoons baking soda into a cup of water. Set in the microwave and allow to boil for at least 5 minutes," remove, and wipe down, got my own microwave clean when years of struggling with cloths and frustration couldn't. The book could benefit from an index of sorts, but a quick skim through your chapter of choice should be enough to obtain whatever tip you're looking for. Whether you need advice on holiday decorating or renter's insurance, **Cheaper, Better, Faster** is a great resource to have in your library.

YOUR SECOND CHAPTER

Nancy Collamer's **Second-Act Careers** (Ten Speed, \$14.99, 272 pages, ISBN 9781607743828) is an excellent starting point for retirees who are starting to think about going back to work in a new field. The emphasis here is not on providing detailed resources for those heading back into the workforce, but rather on offering an overview of the possibilities for a new career—including starting a business, freelancing, consulting, working part-time in a variety of capacities, and in one

particularly engaging chapter, traveling. This is a better resource for a fairly well-off individual looking to explore her options, as opposed to a retiree desperate for a new source of income, and at times the occupational suggestions seem slightly unrealistic. (It's unlikely that many people will pursue a second career as a fitness instructor, for instance.) But if you're interested in exploring your options and engaged by self-administered reflection exercises (Collamer features many toward the end of the book), then **Second-Act Careers** is a useful launching pad.

What **Second-Act Careers** lacks in specificity, Marci Alboher's **The Encore Career Handbook** (Workman, \$15.95, 336 pages, ISBN 9780761167624) more than compensates for in attention to particulars. Alboher starts with a realistic view of the post- and semi-retirement landscape, accounting for age discrimination, the flailing economy and the changing job market, and moves on to detail ways to both brainstorm and find a new career that fits your lifestyle and skills, as well as concrete steps to make that new career work financially and logistically. Each chapter features a detailed Frequently Asked Questions section, as well as carefully listed resources for further research. She also provides thorough first-hand accounts from others who have taken on second careers. The real goldmine, however, is the lengthy list of possible career options listed at the back of the book, along with extensive resources for further pursuing those options. Alboher's attention to detail will prove incredibly useful—from verbatim suggestions on how to network via email and in person, to budget worksheets and business plan builders, this is the ultimate workbook for anyone looking to branch out professionally in retirement.

