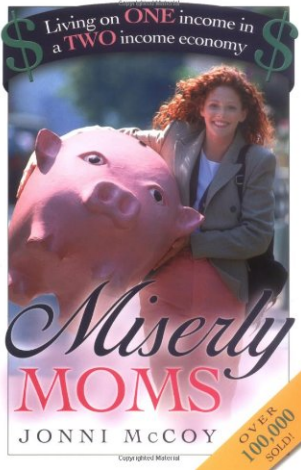


[PDF] Miserly Moms: Living On One Income In A Two-Income Economy

Jonni McCoy - pdf download free book



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Description:

Review "Her creative attitude is inspiring and encouraging. You'll come away refreshed and determined to meet your goals." -- *Pat Veretto—About.com Guide to Frugal Living*

"Practical and relevant, no matter what a family's situation... women of any or no faith tradition could find it helpful." -- *Publisher's Weekly, Sept 4, 2001*

About the Author Jonni McCoy, author of *Miserly Moms* holds a Bachelor of Arts degree in Speech Communications from the University of California at Santa Barbara. Prior to motherhood, she spent ten years as a senior buyer and supervisor for electronics firms such as Apple Computer and National Semiconductor. She presents seminars on living for less to women's groups and other conferences. She has been practicing her frugal ways since 1991.

Jonni has appeared on the Gayle King Show and The 700 Club, and radio programs such as Family Life Today and the Dick Staub Show. She has also been featured in Good Housekeeping and Woman's Day magazines. Jonni and her husband, Beau, make their home in Colorado Springs, Colorado, where they homeschool their children.

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Excerpt from Miserly Moms by Jonni McCoy, published by Bethany House Publishers. The economy is tough, food prices are soaring, and there is constant pressure to have more even though we have less to work with. Enter Jonni McCoy, whose money-saving strategies allowed her family to go from two incomes to one while living in the San Francisco Bay area, one of the most expensive locations in America. Jonni's tried-and-true Eleven Miserly Guidelines are completely practical and easy to do, and they could save you thousands of dollars a year! This updated and expanded fourth edition of Miserly ... Living on one income is not as easy as it was in the last century. It requires hard work and determination -- and some of these strategies. You don't want to rely on two incomes in case of health or economy-related issues arise in the future. While our family currently earns two incomes, we try as best we can to make it living on one income, mainly because of reason #6. If one of us became unable to work or the economy took a major dive (again), we'd like to be living under our means to be able to weather the storm. I never expected that our family would be as hard pressed as we were in 2007. We'd been living beyond our means and got ourselves in a mess of trouble. Thanks be to God, we got out of debt. We were, until recently, a two-income family with savings, paying for more than the minimum of child care hours that we needed each day just to cover what-ifs, living in one of the most expensive cities on earth. We have laptops, tablets, Wi-Fi, and didn't think twice before panic-ordering pencils, paper, markers and anything else we thought might help our children. At best, the kids will be crabby and stir-crazy as they don't get enough physical activity because they're now tethered to their parents' work spaces all day, running around the living room in lieu of fresh air. Without social interactions with other children, they constantly seek parental attention in bad ways, further straining the mood at home. Miserly Moms book. Read 56 reviews from the world's largest community for readers. Jonni McCoy and her family are proof that you live on one income. The ... Jonni McCoy and her family are proof that you live on one income. The McCoys made a successful transition from two incomes to one while living in one of the most expensive parts of America: the San Francisco Bay Area. Her Miserly Guidelines will help you save thousands of dollars a year on everything from groceries to electricity to insurance and household cleaners--as well Jonni McCoy and her family are proof that you live on one income. The McCoys made a successful transition from two incomes to one while living in one of the most expensive parts of America: the San Francisco Bay Area. Welcome to Miserly Moms. It is my goal to help people (especially moms) save money. Through the use of the money-saving tips I share and the other resources recommended, I hope that many people will be able to afford to cut back on working hours or quit altogether in order to spend more time with their family. I believe this can be done because it happened to us. I was a successful business woman with a career in Silicon Valley. After my son was born, I wanted to be at home full-time with my children. I didn't believe that I could afford to quit, because we were living in the expensive Sa