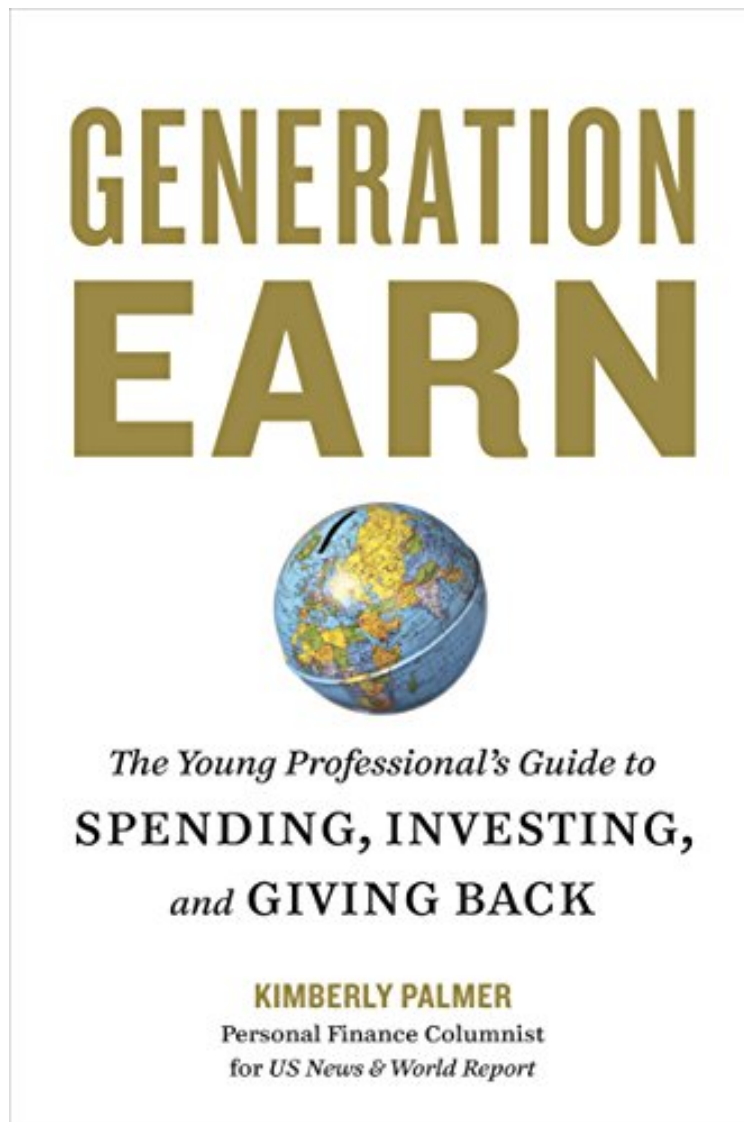


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# Generation Earn: The Young Professional's Guide to Spending, Investing, and Giving Back

*Kimberly Palmer*

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**Kimberly Palmer : Generation Earn: The Young Professional's Guide to Spending, Investing, and Giving Back** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Generation Earn: The Young Professional's Guide to Spending, Investing, and Giving Back:

1 of 1 people found the following review helpful. Good beginner saving/investing book By J. Fischer Good book to read for getting started in saving and investing or to help yourself get motivated. Don't expect any million dollar tips

but overall, good ideas to get you started saving 4 of 5 people found the following review helpful. Unique and timely, the advice is priceless. By Madeline R. Palmer The advice in *Generation Earn* is unique and timely, and can't be found in one place with more compelling and approachable narratives anywhere else. For having so much valuable information it's not tedious, and reads more like a series of short-stories than financial advice. This is one of a very small pool of post-recession literature that makes the reader feel less like this is Armageddon and more like this is a small part of history that has changed the way we look at money, and maybe for the better. Especially engaging is the chapter on giving back. Palmer sheds new light on how philanthropy is being handled by young professionals and gives advice on the most effective ways to participate. I now feel confident that the small scholarship I have wanted to start at the dance studio in my hometown is the right way for me to give back. I no longer feel like there is a conversation about money that I am not a part of. This empowerment has made the "real world" less daunting and the recession less hazardous to my financial future. If you relate in any way to following, read this book: I graduated into the recession. College graduation is bitter-sweet by nature, but mine was not marked by glee at having officially left "school world" and the excitement of entering the "real world." Rather, the collective global fear about The Economy made me take a job I may not have otherwise for fear that I would not find anything else. And I may not have. This job also found me making more money than I may have if I had continued to look for something in the anthropology/medicine/journalism field. With said money piling up in a checking account, I realized I needed answers. I couldn't go the usual route (parents) and didn't have anyone else (finance friend) nor did I know where to go (bank? financial adviser?). I did some key words, bought a few books, and only read this one. Have yet to find a better source. 2 of 4 people found the following review helpful. Great book for young professional. By Steve L. Most finance books explain the spending problems young adults have very well, however they offer no solution. This book does an excellent job of both. The first time most people are 100% on their own financially is after college graduation, at that time typically they have no concept of money and therefore make some horrific spending decisions. This book explains that as a young adult you need to take control over your finances, and set some goals for yourself, for example where do you want to be in ten years. Then Ms. Palmer helps emphasize the positive choices people need to make to reach their goal, instead of focusing on the negative. The middle part of the book focuses on becoming a home owner for the first time. It offers advice on buying a home that you need versus buying the huge mansion that you want. It also helps us focus on making decisions to save money without negatively impacting our day to day life. The last part of the book focuses on volunteering, and how we can all make a difference. Whether it is with the environment or many other causes we can all make better choices that will have a positive impact on the world. This is arguably the best financial book I have ever read. I would strongly encourage all recent college graduates to buy this book. As a young professional, this could be the most important book you ever read.

As a young professional today, you are part of a generation with greater earning power and more advanced degrees than preceding ones—along with a fresh, holistic outlook on financial success. Yes, you might have taken out more debt than previous generations, but that doesn't mean you're a slacker living off credit cards and takeout as media pundits would have people believe. Kimberly Palmer, the Alpha Consumer columnist for *US News World Report*, frequently receives questions from twenty-, thirty-, and forty-something readers like you about making smart, sustainable life choices, including: What should I be doing with my savings? • Should I take on freelance jobs? • Where should I invest my money? • Should I buy a house or keep renting? • Does it make sense to share a mortgage with my significant other? • Can I afford a baby? • How can I support the causes I believe in? • Should I start a nonprofit? In *Generation Earn*, Palmer answers these questions—and many more—in three parts. Part one centers on the self, covering professional goals, personal spending, debt management, and investing. Part two focuses on creating a home, including renting, mortgages, marriage, and saving for baby. Part three addresses the world at large, including green spending, sustainable donating, and supporting nonprofits. Add it all up and you have a plan for every major decision you'll have to make to create a successful life.

From *Publishers Weekly* Young people have a serious PR problem, argues U.S. News World Report finance columnist Palmer. According to the media, the youngest slacker generation is wallowing in credit card debt, rolling in unnecessary luxury goods, and living in their parents' basements—or are they? The truth, it turns out, is quite a bit cheerier. Only one in three college students has a credit card, and the average amount owed is only . But these young whippersnappers coming of age in a recession could still use some solid advice, and Palmer is here to help. She gives a comprehensive overview of the basics of financial literacy, including defining financial goals, weighing a traditional job vs. entrepreneurship, saving for retirement, voluntary simplicity, the effect that marriage and children can have on your finances, and how to prioritize charitable giving even on a tight budget. Though her advice is solid and her message of embracing sustainability and thriftiness sound, the tone is dry and the content familiar—it's been done better, by others, and Millennials searching for inspired money advice would be better off looking elsewhere. (Nov.) (c) Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. Palmer

expands lessons from her own experience into something truly helpful for a wider audience. Generation Earn reads like a light-hearted yet sincere letter from a slightly older and wiser friend. ...a thoughtful and incredibly useful graduation or birthday gift."rdquo;mdash;Better Investing, 1/1/11ldquo;it takes you on [a] journey toward financial freedom, and offers helpful tips that you can actually put into practice."rdquo;mdash;Allbusiness.com, Personal Finance Corner, 10/28/10ldquo;Generation Earn offers real, applicable career and money advice."rdquo;mdash;Mediabistro blog, FishbowlDC, 10/20/10"Kimberly Palmer, author of the new "Generation Earn: The Young Professional's Guide to Spending, Investing and Giving Back" (Ten Speed Press, October 2010) speaks of and for the next generation. Palmer writes the popular "Alpha Consumer" column for U.S. News and World Report and she's mad! She's tired of today's young professionals being referred to as "Generation Debt." Palmer points out that Generations X and Y hold more advanced degrees than any prior generation, giving them serious earning potential. ...What stands out about "Generation Earn" is that Palmer goes beyond the desperate "me, me, me" of most personal finance books. Of course, she advises young professionals on how to get their financial houses in order. That's obligatory. And she covers those fundamentals with a crisp, conversational style that makes it sink in. But then she goes beyond that and advises her generation on how to fulfill their dreams of making a difference. It's a lot easier to change the world if you have something more in your arsenal than just sweat and tears. Palmer advises on green spending, wise giving and what she calls "Nonprofit Dreamin.'" Generations X and Y are often maligned, but nobody can deny that these young people often think beyond themselves. "Generation Earn" can help them put some money and musc...About the AuthorKimberly Palmer, senior editor and personal finance columnist for US News World Report, writes the magazine column and daily blog, Alpha Consumer. She has appeared on NBC's Today show, CNBC, and CNN, and written for the Washington Post and the Wall Street Journal. She and her husband just welcomed their first baby and bought a townhouse in the Washington, DC, area.