



Finance: Make Your Money Work Harder

A practical first guide to spending, debt, saving, and making room to grow

Build steadier money habits, one clear step at a time.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2

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01

Why Money Feels Tighter

When prices climb, everyday choices can squeeze your budget. A clear view of your money can help you choose what to handle first.

- ◆ In 2025, 58 percent of adults said price changes over the prior year worsened their finances¹.
- ◆ That share fell from 60 percent in 2024 and 65 percent in 2023¹.
- ◆ In 2025, 63 percent said they could cover a hypothetical \$400 emergency with cash or its equivalent¹.
- ◆ Also in 2025, 16 percent did not pay all their bills in the prior month¹.

National numbers give context, not a verdict on your situation. Your income, bills, and priorities are your own. This book is educational, not professional financial advice. Start by noticing what comes in, what must go out, and what feels hardest to manage. You do not need to fix everything at once. Next, you'll build a quick snapshot of your own money.

INSIDE THIS FREE BOOK

Start with a clear look at spending, debt, and saving. You'll find simple ideas to use now and a weeklong plan to help you choose what to work on next.

02

Take Your First Snapshot

A useful first step is to see what money is coming in and what is going out. Set aside a short stretch today to make a simple snapshot.

- ◆ List the income you expect soon alongside bills and payments that are coming due.
- ◆ Scan recent transactions and mark recurring costs such as groceries, subscriptions, or transportation.
- ◆ Choose an expense to inspect; confirm its cost and whether it still fits your needs.
- ◆ Pick a follow-up, such as checking a bill or setting a reminder to review your balance.

Use a page, note, or spreadsheet—whatever is easiest to revisit. If you do not know an amount, mark it to check later instead of guessing. You are not judging your choices or cutting every enjoyable expense. Seeing commitments and flexible spending together can show you where a change might help. Next, make sense of the money terms behind your snapshot.

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You've read the free pages. Here's what the rest of this book covers:

- 3 Make the Basics Click
- 4 A Week to Get Started
- 5 Build Skills, Avoid Traps
- 6 Keep Growing Your Money Skills

BY THE END OF THIS SHELF, YOU WILL

- ◆ A clearer picture of where your money goes
- ◆ A practical start on a spending plan
- ◆ Better questions about debt and bills
- ◆ A manageable way to begin saving
- ◆ Skills for making informed money choices

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **Board of Governors of the Federal Reserve System**, Economic Well-Being of U.S. Households in 2025 (May 2026). <https://www.federalreserve.gov/publications/files/2025-report-economic-well-being-u-s-households-202605.pdf>