

# KIRKUS

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# REVIEWS

## TITLE INFORMATION

### THE JOY OF FINANCIAL SECURITY

*The art and science of becoming happier, managing your money wisely, and creating a secure financial future.*

Cygan, Donna Skeels

Sage Future Press (394 pp.)

\$28.95 hardcover

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## BOOK REVIEW

A thorough guide to keeping your finances—and emotions—in order.

This well-researched book is interested equally in offering emotional and financial advice. In a friendly, accessible tone, Cygan, a certified financial planner, acknowledges that money doesn't equal happiness but that it surely helps. That said, hers is hardly a get-rich-quick message; rather, the strategies are pragmatic and balanced, since, she says, good financial health promotes good mental health. "If money were only the coins or bills in our wallets, life would be much easier and less stressful. Money is much more," she says. "For people who have experienced periods with lots of money and other periods with very little money, it can trigger feelings of insecurity....Money can also incite feelings of fear and anger." According to her guide, the key is not to make as much money as you possibly can but to find what makes you happy and then find a way to financially support that lifestyle. In most cases, the end goal doesn't involve having a four-car garage. Cygan is essentially a proponent of the simple life, one that values experiences over things. If working fewer hours brings you sanity, figure out a way to make it happen. Don't fall prey to jealousy or to keeping up with the Joneses. "Decide you don't need a super-sized television or a trendy wardrobe. Even better," she says, "strive to keep your car for 12 years. It's a good first step." While this may just sound like wishful thinking, Cygan gives her readers solid financial advice on how to achieve these dreams. Some of her ideas may seem obvious, such as avoiding credit card debt and saving a little every month, but overall, her ideas are wide-reaching and sensible. She's particularly good at helping readers think long-term and navigate tricky terrain like the differences between, say, a traditional IRA and a Roth IRA. With the well-laid-out table of contents, readers can easily use the book as a manual for specific issues they may be having.

A useful, hands-on book to help readers prioritize their happiness through practical financial planning.