

IT'S YOUR MONEY: WHAT WILL YOU DO WITH IT? BY ERIC RANDALL WILLIAMS



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IT'S YOUR MONEY

*What will you
do with it?*

Eric Williams

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Review

"Abandon average, punch debt in the face, and discover financial freedom. YOU can conquer your finances, and Eric's practical, authentic tips will show you how." - Joshua M. Hood, author of *Blessings in Disguise*

About the Author

Eric Williams has been writing on his blog with his wife Kelsey since 2010 on the topics of marriage, money, and parenting. He hails from the great state of Iowa where he was born and raised.

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Eric and Kelsey were a few years out of college with a brand new house they could barely afford and nearly \$40,000 in debt. After overspending \$1,500 one month, the Williamses decided to clean up their act before starting a family and spent the next 23 months digging their way out of debt on a very average household income. This book will tell you how they did it and give you practical steps on how you can do it, too. You might be frustrated with all of the money advice you get. It can be very pointed and opinionated. But there is usually more than one way of doing things. While understanding financial principles is great, you'll ultimately have to discover what works for you and your money. It's Your Money is a book with two parts. The first part tells the Williamses' story, filled with money lessons they learned throughout their early adult life - how they ended up in debt due to financial mistakes and lessons they were never taught growing up. Part II is filled with practical action steps to help you get a handle on your own finances and start developing a plan to help you achieve your goals. You'll be motivated and inspired to win with your money.

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Most helpful customer reviews

2 of 2 people found the following review helpful.

A Must Read!

By Suzanne

If you have attended Financial Peace University and need a kick in the pants to get your "gazelle intensity" going again - read this book!

If you have talked forever about getting out of debt - read this book!

If you feel like everyone your age is in debt, and you've resigned yourself to the fact that this is your life - read this book!

If you need a reminder on why you are on the getting-out-of-debt journey - read this book!

Seriously...my husband and I attended FPU a few years ago, and started applying some of the principles we learned. But we never kept up with our monthly budget, and am now finding ourselves here, three years later, still in debt, still paying minimum payments, with a measly savings account, and we are ready to do something about it! Reading Eric's message was just the spark we needed! It's a reminder to us that we don't need to keep slogging through month after month; instead, we can take charge of our money!

In this book, Eric shares the different experiences with money both he and his wife had growing up through college and into their first few years of marriage. They had completely different experiences and this resulted in a lack of communication about money. Part One of the book covers this history of money and how they had to learn everything they know about money the hard way. Part Two is the action part of the book: Budgeting, Getting Out of Debt, and Saving. The book is laid out in a very practical way, which I appreciated. Several of the chapters ended with "Taking Action" points that summarized what he had talked about and served as a reminder of what to do next. Having finished the book, but just getting started with applying the principles learned, we are finding it very easy to reference.

Another thing we appreciate? We are in the same age demographic as Eric and Kelsey. While we don't own a home/have a mortgage, we do have student loan, car, and credit card debt, and would like to become debt-free before starting a family. I feel like so many budget/debt-free/savings books out there are written by much older authors. While that's fine, it's also nice to see other people are age succeeding with their money!

Thanks for the inspiration, Eric!

2 of 2 people found the following review helpful.
excellent read!

By KNicoll

One of the best books about money that I have ever read! I couldn't put it down and ended up finishing it in one day. I am making my husband read it now so we can both sit down after he is done and "play the budget board game" that Eric talks about in the book. I have been budgeting since I started making my own money at 14 but my husband doesn't like to think about money at all. We are by no means perfect when it comes to our budget and fall into the "twist cone" scenario. I like that this gives him a more relaxed look at budgeting and not feel like it has to be so strict. It is well worth the read and I'm sure a lot of people could benefit from it.

1 of 1 people found the following review helpful.

quick, helpful, and fun budgeting book

By Kelly Starr

Budgeting doesn't usually seem like a very fun topic, but I truly enjoyed reading *It's Your Money*. The first half of the book tells the story of Eric (author) and his wife, Kelsey, who both blog at wordsofwilliams.com. They followed Dave Ramsey's general get-out-of-debt principles, and it's nice to read their personal story of how they found themselves in debt, and how they got out of it. One of my favorite parts is the way they took on second jobs to get out of debt.

The second half of the book goes through how to set up a budget, with action step questions at the end of each chapter. They're helpful, and are good for self-evaluation or for discussion with a spouse. I don't think you could figure out how to put together a budget solely based on the book, but it provides a good head start, along with some links to their blog for additional guidance. I appreciate that Eric confesses they aren't necessarily "frugal." You won't find him demanding that you reuse napkins, eat rice and beans every day, and never do anything fun. Instead, he helps you figure out how you want to spend your money: if it's on rice

and beans, great, but if it's on eating out with friends, you can make that happen too.

The most helpful thing about *It's Your Money* is probably that it's inspiring and a good kick-start. We thankfully don't have any debt, but aren't very intentional about saving money or prioritizing how we spend our money. The book has already spurred on some pleasant conversations between my husband and I about money, and now that I'm finished reading, I look forward to taking another try at sticking to a budget that truly matches what our values and priorities are. I expect this "kick-start" will easily pay back the less than \$10 that it costs to buy *It's Your Money*... I think it's worth it!

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