



The Money Book for Freelancers, Part-Timers, and the Self-Employed: The Only Personal Finance System for People with Not-So-Regular Jobs

Joseph D'Agness, Denise Kiernan

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This is a book for people like us, and we all know who *we* are.

We make our own hours, keep our own profits, chart our own way. We have things like gigs, contracts, clients, and assignments. All of us are working toward our dreams: doing our own work, on our own time, on our own terms. We have no real boss, no corporate nameplate, no cubicle of our very own. Unfortunately, we also have no 401(k)s and no one matching them, no benefits package, and no one collecting our taxes until April 15th.

It's time to take stock of where you are and where you want to be. Ask yourself: Who is planning for your retirement? Who covers your expenses when clients flake out and checks are late? Who is setting money aside for your taxes? Who is responsible for your health insurance?

Take a good look in the mirror: *You are.*

The Money Book for Freelancers, Part-Timers, and the Self-Employed describes a completely new, comprehensive system for earning, spending, saving, and surviving as an independent worker. From interviews with financial experts to anecdotes from real-life freelancers, plus handy charts and graphs to help you visualize key concepts, you'll learn about topics including:

- Managing Cash Flow When the Cash *Isn't* Flowing Your Way
- Getting Real About What You're *Really* Earning
- Tools for Getting Out of Debt and Into Financial Security
- Saving Consistently When You Earn Irregularly
- What To Do When a Client's Check Doesn't Come In
- Health Savings Accounts and How To Use Them
- Planning for Retirement, Taxes and Dreams—All On Your Own

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