



## Worry-Free Money: Stop budgeting, Start Living

*Shannon Lee Simmons*

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**Worry-Free Money: Stop budgeting, Start Living** Shannon Lee Simmons

**What if instead of feeling guilty and anxious about money, you felt happy and secure? Shannon Lee Simmons shows you how to create a financial plan that will let you spend knowing you'll be ready for the future**

Managing your money can be frustrating and confusing. Life is expensive. It doesn't matter if you make \$40,000 or \$140,000 a year, it can feel like you're constantly broke. Can you afford that new car, that vacation, that night out? You think so, but it feels impossible to know. And rigid budgets that force you to spend your money in unrealistic ways (like \$9.50 per week for pants) don't make things any clearer.

But what if there was a new way to manage your money? One that left you certain you had your bases covered—both for your monthly bills and your future retirement—and then let you *enjoy* your money by spending it. (Yes, we just said that.)

Enter Shannon Lee Simmons, a totally new voice in the world of personal finance, one who understands the new and very real pressures to survive modern life and keep up in the age of social media. Shannon doesn't lecture, judge or patronize. The founder of the wildly popular New School of Finance, Shannon recognized that most of her thousands of clients felt broke, no matter what their income. And feeling broke can be as bad as actually being broke, because it leads to overspending and misery.

*Worry-Free Money* takes a fresh approach to finances, looking at the *root cause* of the pressure to spend and showing why traditional budgets don't work. It is a deeply practical book that will help you break the cycle of guilt, understand why you overspend and find hope—and fun—in getting your money under control.

## Worry-Free Money: Stop budgeting, Start Living Details

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Author : Shannon Lee Simmons

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## From Reader Review Worry-Free Money: Stop budgeting, Start Living for online ebook

### Marie Poulin says

This is one of the best and most practical money books I've ever read (and I've read a lot!)

How do you answer the question "can I afford this?" with any kind of accuracy? Without going into debt? Without sacrificing your financial future? How do you know how much you should be putting away?

The book starts by covering money mindset, FOMO, and lifestyle expectations so you understand how/why you feel the way you do about your money. One of my favourite things is how she acknowledges that we get ourselves into trouble through a series of "F\*\*\* it moments."

Everything is so relatable and written in a modern day perspective and understanding (aka, credit cards are not the devil, but you need to really understand how to use to your advantage).

Then she dives into how to actually break down your monthly spending into a system THAT MAKES SENSE and works. It helps you answer the question "can i afford this?" with a real system and understanding behind why or why not, and what happens if/when you decide to buy something you can't afford. She equips you with a more educated understanding of finances so that you make less poor choices, and really understand what you can and cannot afford.

Then—one of the missing pieces—she explains how to put into a place a STRATEGIC BANKING PLAN. This is where she gets specific about what happens to your money after each paycheck, and how to make sure you don't feel stretched too thin.

This is the only system I've read and implemented that I can actually see working in the long term, and really has helped me understand current day financial situation, plus also allows me to understand the future impact of my day to day decisions. I was spreadsheeting the crap out of everything during and after reading the book.

Another great concept? Distinguishing between happy and unhappy spending, so you actually have a budget for the things you love, and really work to reduce the "stuff" that doesn't bring you a ton of happiness.

SO many good nuggets, just buy the damn book. This is the most clear picture I've ever had of my finances, and I'm actually excited to use this system.

It's also really great to see so many real-world examples of people's finances along with her recommendations, and shows how all the numbers shake out over time.

It's maybe cliché to say, but it really is a game-changer!!

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### erika says

I just finished this, so I should come back and revisit this in a few months or a year to assess its true impact.

That said, I really enjoyed this book and its nonjudgmental but practical attitude towards money. Useful

advice on dealing with shame and "keeping up with the Joneses", and an approach that allows for pleasure and fun rather than extreme frugality. The book leads you to consider all of the competitive and social and self-numbing aspects of spending, which was enlightening (& a little embarrassing).

Primarily useful if your income is mid-range or higher; not useful if your income is at a poverty level.

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### **Allison says**

"Things change month to month, day by day. You don't have a crystal ball. With one paycheque you may need to buy a lot of cheese. With another, a DustBuster and no cheese. Life is random."

"Getting control of your finances means living within your means without hating your life."

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### **Paula says**

I want everyone to read this book!!! It revolutionized the way I handle my finances. I now know that I'm doing better financially than I thought I was. Implementing her strategies feels good and I can see me using it long-term. The examples she gives are a bit too upper-class for me to relate to but are still informative. Spread the Money Love!

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### **Leah Nadeau says**

Great book if you're looking for a happier way to budget your money so you don't feel so strapped down. I'm a finance major so I love learning new ways of organizing finances and budgeting so I enjoyed this book, it's very practical.

Basically you figure out where all your money is going, and mark it down as either a fixed expense (which you can't change, like hydro, car insurance, etc.), and everything else you spend your money on. You look at your expenses and find out what's most and least important to you and get rid of the expenses that are unimportant. That way you can create an Emergency account, a Short term savings account (trips, upgrade car, etc), and a long term savings plan (retirement). The thing that's different about this book is that Simmons sections out a sort of allowance, a guilt free account that you're allowed to spend on whatever you wish, literally called the "Happy spending account."

I'd say the majority of the book is going through examples of different people's finances. Whether it be a young couple, a divorcee, an older couple trying to retire, literally all walks of life. There are soooo many examples walking through all their expenses and cutting out what and prioritizing what they really want.

When we are faced with situations that we want to spend additional money we need to sit back and calculate if it's within our means, and ensure we would still be able to pay our fixed expenses and savings.

Write down every category of expenses and rate from 1-5, 5 being must and 1 being unimportant to you, work through the 1-3's to see if you can eliminate those expenses.

The psychological benefit of having an emergency account is better than putting a few grand into your debt

repayment plan. Me personally, instead of putting it into a 1% savings account which isn't even beating inflation out it into a GIC that you can tap into if necessary, in your portfolio anyway you should have some GIC's anyways, low risk investments. But that's just me, I know most people would benefit psychologically by having an emergency account.

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### **Karen says**

Truly an amazing book! I hate to mimic the reviews but this book really did change the way I think of money and inspired me to completely change my financial set up.

Only 2/3 in I was already completely inspired to shift my perspective, and banking plan, to Shannon's worry free approach, and stop budgeting. It makes complete sense to me to set up your bills and savings this way and to leave money for spending (which is very realistic because it's let's you live while still giving every cent you earn a job).

Whether it works out or no I'm very excited to implement this new approach!

The one negative thing I will say is that the book is a little repetitive, and I know that's a helpful way to really drive the point home but I found myself skipping some of the later parts of chapters when the example coming example was just emphasizing the same point again in a different way.

Otherwise I loved her writing; very easy to read and with a great sense of humour. I would definitely recommend this book!

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### **Nicole says**

This book is so clear and practical. I really appreciate that the advice can be applied to any income amount (unlike a lot of finance books, where you have to read about the "struggling" person making 60k or more lol). I already had a lot of the strategies discussed in this book in place, but still found it helpful to read, and there were points where I paused to compare the book's recommendations with my spreadsheet. Definitely the best finance book I've read!

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### **Becca Gee says**

Loved this book! Shannon writes about finances in a fun and relatable way. She breaks down the basics and makes you feel like what you want in life when it comes to money is actually achievable. This is a must read for everyone!

"Getting control of your finances means living within your means without hating your life."

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### **Roma Del says**

Well written. Shannon 's approach is very realistic, and up to date. Amust read for everyone whether you are

in your 20's or 50's . I read the Wealthy Barber years ago but I definitely can say I enjoyed reading this book better. I felt like I was listening to Shannon speaking.

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## **Arwy says**

If I could give this book endless negative stars, I totally would. Alas, there is no such option on Goodreads. I read this book till about 23%. Every page was a struggle, and I DNF. I flipped through the rest of the book, and no, it didn't get any better.

It's been a really long time since a book rubbed me the wrong way so much. This started from the first page and didn't end. At one point, the author uses F-word at every other sentence of one of the chapters. And I cringe. I hate when people swear.

To sum up my feelings about this book: WHAT she says is wrong, and HOW she says it is even more wrong. On top of that, I looked up the author on LinkedIn and on her website, and I have very strong doubts in her having the necessary knowledge and experience to advise anything to anybody, let alone writing a book about money.

I don't know the author personally, but she is a colleague here in Toronto, Canada. We work exactly in the same field. I have a lot of compassion and empathy for all people, and even more so for women in finance. It's an old boys' club, no matter if somebody tells you otherwise. I really wanted to be kind, but I just can't. And it makes me very sad.

Before you follow somebody's advice, figure out if they are the right person to ask. Please research if they have knowledge, experience, and education to even give any advice to you.

I could have said a lot more, and maybe I will. But I want to stop right here for now. If you want to read about money, please read something else, just not this book.

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## **E says**

Shannon is awesome and helped me and my partner figure out our new financial realities once we finished school and got decent jobs. This book packages all that advice and planning in a more generic prescription for creating a sustainable, realistic budget (subtitle notwithstanding) that meets various obligations and still leaves some breathing room. I was a bit surprised at how many of the case studies included paying off mortgages and implicit expectations of steady employment when that is not the reality for a large chunk of her audience, and I wish there were a tiiiiiiiny bit more about investing, but overall the book provides a solid and reasonable blueprint that can be customized as needed. (Yes, this is me coming out as a personal finance nerd.)

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## **Hilary Land says**

I genuinely learned things from this book. It is simplistic in its philosophies but that was welcomed by a novice like me. Also it's Canadian so we don't have to skip chapters upon chapters about 401Ks

## Andrew says

The most different, simplest, and emotionally intelligent personal finance book I've read. And in my career I've gone through quite a few. I'm what people would call "good" with money - and I changed my own approach after reading this.

Shannon Lee Simmons forgets all the regular advice about spending and very simply says: pay your essentials; make some savings; then spend the rest of your money guilt-free because you've taken care of the important things. She's not prescriptive with percentages or categories or amounts. Instead, she works with what's realistic. And always takes into account how money makes you feel (and believe me I'm not a touchy-feely guy). Because if it's always weighing you down with guilt you'll eventually ditch your plan and go back to old habits.

So pick this up. Change or tweak your money. And feel great about it.

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## Ryan R says

An excellent read! Worry-Free Money manages to pack a ton of useful information into a reasonably-sized book that is quite fun to read. Whether you choose to manage your money the way shown in the book or not, there is still a lot of good advice around avoiding pressure to make purchases you don't need to make and opening up the money talk with your friends and family. This book has made me aware of so many things that influence my purchases that I wasn't well aware of before. After reading, I feel better equipped to recognize when I am buying something because of my friends and not because it is truly a purchase that will make me happy, and now I have the tools to relieve the pressure and guilt.

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## Kathryn says

This book is for the person who worries about their finances (so...all of us). I really like Shannon's approach to finances - she puts the "person" in "personal finance". Incredibly practical, straight-forward, her system has the ability to be truly tailored to each person's (or family's) individual needs. This book explains finances in a way that is completely different from all the other finance books (and most financial blogs) I've read - it's not wonder she was named Canada's "Top 30 under 30" and has a wait list of clients at her financial planning business.

Working through her system, which took less than an hour, I was able to feel more confident in how I managed my money, and helped validate that I was on-track for my financial goals, while tweaking my finances ever-so-slightly to get a little bit a head of the game. That said, even those (ESPECIALLY those) in dire financial straits will find this book helpful. It's completely changed how I approach money (no more agonizing over which stocks to pick or that I'm not saving enough money! Hurrah!)

I loved this book - I would recommend it to anyone, from financial expert to financial newbie.

