



Getting Personal About Finance

Money expert Nicole Lapin offers six tips to help you live the life you want.

by Sally Deneen

Purchase that daily latte, advises financial expert Nicole Lapin. Surprised? That's not her only unusual advice.

"It's not your momma's finance lesson," Lapin says in describing her new book, *Rich Bitch: A Simple 12-Step Plan for Getting Your Financial Life Together... Finally*. Throughout the book, she shares personal anecdotes and examples, such as how she painlessly eliminated a \$5,000 credit-card balance (details in No. 6 on Page 68).

Lapin wants to take the mystery out of finance. She avoids off-putting conventional terms and empowers women to take control of their financial affairs. Lapin says that the word *Bitch* in her new book's title shouldn't be considered bad and that it really just means a woman who stands up for herself, while *Rich* alludes to a fulfilling life. A former CNBC and CNN news anchor who has been called a "money guru for millennials," Lapin, 31, reported at the forefront of the Great Recession.

"There is a new normal. It's not the American Dream anymore. This is your dream and your destiny. It's about taking it into your own hands," Lapin says. "You don't need a man or the right schooling or to be born with a silver spoon in your mouth." You do need a plan, though—and here are six tips from her 12-step plan: