

GENERATION EARN



The Young Professional's Guide to
SPENDING, INVESTING,
and GIVING BACK

KIMBERLY PALMER
Personal Finance Columnist
for *US News & World Report*

Generation Earn: The Young Professional's Guide to Spending, Investing, and Giving Back

Kimberly Palmer

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As a young professional today, you are part of a generation with greater earning power and more advanced degrees than preceding ones—along with a fresh, holistic outlook on financial success. Yes, you might have taken out more debt than previous generations, but that doesn't mean you're a slacker living off credit cards and takeout as media pundits would have people believe. Kimberly Palmer, the Alpha Consumer columnist for *US News & World Report*, frequently receives questions from twenty-, thirty-, and forty-something readers like you about making smart, sustainable life choices, including:

What should I be doing with my savings? • Should I take on freelance jobs? • Where should I invest my money? • Should I buy a house or keep renting? • Does it make sense to share a mortgage with my significant other? • Can I afford a baby? • How can I support the causes I believe in? • Should I start a nonprofit?

In *Generation Earn*, Palmer answers these questions—and many more—in three parts. Part one centers on the self, covering professional goals, personal spending, debt management, and investing. Part two focuses on creating a home, including renting, mortgages, marriage, and saving for baby. Part three addresses the world at large, including green spending, sustainable donating, and supporting nonprofits. Add it all up and you have a plan for every major decision you'll have to make to create a successful life.

Generation Earn: The Young Professional's Guide to Spending, Investing, and Giving Back Details

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Karen says

For me, this book hit the nail on the head. Right book at the right time. As a less than financially-savvy young professional, I was looking for something to explain things to me in a language that I could understand. From her references about young professionals working in D.C. to the current economic crisis, I found Palmer's book to really resonate with my particular situation. Highly recommend this to friends, particularly young females who aren't in love with the idea of personal finance books.

Brian says

I didn't really think too much of this book, honestly. There may be some stuff in there that people unlike myself would find useful, but I really felt like I had read most of it elsewhere. And all the "quick tips" scattered throughout every single page really got to me. So ADD! I guess I'm just barely too old to be in this book's target demographic.

Cheryl Yeung says

honestly, I thought it was a good read. I took some notes and learned a lot of things about budgeting and credit and mortgages that I didn't know before. However, I felt like this book promised a lot more, and while I was going through it, I did find that the book had a lot of holes, and that I had a lot of unanswered questions. I was expecting a lot more detail than I was given.

AJ says

I was hoping to learn a bit more about investing, and other than the old standard of "keep your portfolio diversified," there was nothing new about that in here. Not even how to chose a broker, to do it online or to hire a financial adviser, how to buy bonds, etc.

Otherwise this is your standard how to save and spend when you're a privileged, upper-middle-class yuppie book. The young professionals in this book have million dollar work from home businesses, law jobs, huge houses, and big aspirations. They have weathered the financial crisis well. There is not much in here for people who haven't and are struggling financially. Keeping track of purchases and skipping lattes or cable aren't great nuggets of advice for those already living so frugally they own neither TV nor microwave. I learned about a childless couple that got their weekly grocery bill down to \$150... Today I bought a weeks worth of groceries for two for \$45, and I shop organic at Whole Foods. So I guess what I am getting at is that I live in a completely different universe than the people in this book and to whom it is aimed. I didn't learn anything, and it made me feel like somebody really ought to write a book like this for young professionals, grad students, and hopefuls that are struggling or not very financially well-off to begin with.

Vickie says

This book wasn't terrible but it wasn't great either. It contains a lot of information on general finances but I felt like it was almost too basic. I felt like a lot of it was common sense or that I had heard it before, however, if someone was very new to the world of personal finance I guess this could be helpful. I did feel like the author tried to make the information relevant to this generation so I think that is a good thing.

Marie Corbitt says

This had some helpful financial hints for those in their twenties and thirties. I'm just learning all of this stuff, so it was nice to get a general overview of what I should be doing. A lot of it I already was, but there's good info in here on how best to be green with your money and also how to be a smart philanthropist. A good guide.

Joyce Chen says

Best financial planning book for millennials.

Lisbet says

Good, not great. The author almost lost me completely when she insisted in the second chapter that everyone needs to have a second job/income no matter how busy your first job. Yes, I understand this book is advice on making the most of (and more of) your money, but she was almost shrill in her insistence that one job just isn't enough. Other than that, some sound advice on making budgets, investing carefully, preparing for life events etc.

Christina says

I think literacy and strategy around personal finance is good to learn and think about, at least a couple times a year, yet my feeling is that there's a lack of access to information that spells it out in clear, easy to understand terms. This book is probably not for someone who already has a depth of knowledge about retirement funds, different savings accounts, and rules of thumb on how to save, pay down debt and invest. But for a certain age and income bracket -- MINE -- I found it to be a must-read and I want to recommend it to almost all of my friends who have the same questions I've had about how to use money money, where to put it, and what to think about when it comes to financial health. This book totally did that for me, and I would highly recommend it to anyone who is up and coming in their career who wants to think smart about financial security in the current economy, plan for the future, and just better understand financial tools that everyone talks about all the time but that few people can seem to distill in clear terms.

Becki Iverson says

I was looking for a book a little more innovative about finances than I got from Generation Earn, but it still had a lot of pluses. It's the first finance book I've read that is truly written just for modern millennials. It really takes into account the struggles we face - giving back through our investments, student loan debt, delaying marriage, and more. There are a lot of great tips in here for cohabiting or dealing with family financial problems, and I would recommend this first to anyone in the 20 - 35 age range who hasn't done much financial research on their own so far. If you have, this feels a little redundant and isn't the best use of time.

Still, lots of good starter info in here and it's good to see a book finally geared towards the specific financial challenges facing millennials. Here's hoping we will see more of them very soon!

Liz De Coster says

A quick, but useful, read. Palmer focuses on general recommendations rather than specific advice, which means the information can be adapted for a variety of circumstances. I especially appreciated the advice for people interested in making charitable contributions, and the estimates she provides for the financial considerations involved with having children. Although the latter isn't on my immediate agenda, it's good to have information before making those sorts of decisions.

Katharine Rudzitis says

There are far better books for 20-somethings to read while planning for a financial future. Nothing was added to that body of knowledge with this book.

Ali says

A good guide on all things money (budgets, investments, living with your parents, getting married and figuring out financial agreements) for young people. Definitely helpful to peruse, if you're at all worried about how to manage your dough.

Nathan says

Informative and cheerfully written, with lots of good ideas, some of which you may already know, but it never hurts to get a reminder. Plus, Kim's a great interview.
