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AND MAKE A DIFFERENCE

"I'm so fired up that Crystal is providing hard-working moms  
a playbook for winning with a home business."  
—DAVE RAMSEY, *New York Times* bestselling author  
and nationally syndicated radio show host

# Money-Making Mom: How Every Woman Can Earn More and Make a Difference

*Crystal Paine*

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# Money-Making Mom: How Every Woman Can Earn More and Make a Difference

Crystal Paine

**Money-Making Mom: How Every Woman Can Earn More and Make a Difference** Crystal Paine  
Crystal Paine, *New York Times* bestselling author and the savvy mind behind MoneySavingMom.com, offers practical tools and advice on how to become financially free and empowered with a purpose

Entrepreneur, author, and popular blogger Crystal Paine shares the secrets of building income at home, using real life examples to from her own journey in becoming a money-making mom as well as the stories of other women from all walks of life. The nuts and bolts of how to make more money from home are revealed in clear steps that can be immediately and easily put into practice.

But more than just a how-to book for earning extra income, *The Money-Making Mom* is a challenge to dream big and create a pathway for life. Paine offers examples and insights about what "finding your purpose" can look like in family, career, and service to others. Readers will find inspiration and hope for a life that's more than "just getting by," one driven by vision and the freedom to bless others generously.

## Money-Making Mom: How Every Woman Can Earn More and Make a Difference Details

Date : Published November 3rd 2015 by Thomas Nelson on Brilliance Audio

ISBN : 9781501299926

Author : Crystal Paine

Format : Audio CD

Genre : Business, Nonfiction, Economics, Finance, Self Help, Currency, Money, Personal Finance, Parenting

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# **From Reader Review Money-Making Mom: How Every Woman Can Earn More and Make a Difference for online ebook**

## **Sarah Anne Carter says**

There are so many ways to make money besides a traditional 9-to-5 job that it can seem overwhelming. There are almost as many work-from-home and entrepreneurial jobs as there are personality types. For people considering how to best make some needed or extra money, Crystal Paine has put together a practical how-to guide for finding what can work best for you.

I received an advanced copy of Money Making Mom by joining the book's launch team. I was impressed right away by the review quotes she had received and put on the jacket cover and at the front of the book. The book earned high praise from Dave Ramsey, Michael Hyatt and a vice president of Chick-Fil-A. The book is broken down into ten easy-to-read chapters full of tips and testimonies from people who have experiences and successes with working for themselves. I appreciated that Crystal put focus on finding the reason you want to make more money instead of just making money to make money or have more things. She also focuses on finding what works for you – your passions, your talent, your situation, your time, your determination. This book is not a cookie-cutter solution, it is a guide to finding a customized solution. Crystal runs the blog MoneyMakingMom.com and is quite successful at it. However, she didn't start off with a brilliant idea, she worked through many and faced battles along the way. She shares how she started a custom bridal gear company that focused on modest apparel and how it failed. She shares how she fought a big company who tried to use MoneyMakingMomS.com to promote another savings blog. She goes through how she has tweaked her business along the way as things worked, didn't work or new ideas came along. The book also focuses on evaluating what could get in the way of your success and how to use your talent to help others. Many money saving books concentrate on just making money for yourself or your family. Crystal encourages people who find success to be generous as well, including many ideas on how to do that. I would highly recommend this book to any woman who is wanting to make some more money by working from home or starting her own business. Reading this before starting out will give women a chance to evaluate what could really work for them. The only downside is that there isn't a workbook, so you'll want to keep a notebook and pen on hand for taking notes, jotting down ideas and making your own money making plan.

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## **Catherine Gillespie says**

Don't get me wrong—I love big picture theoretical thinking about major issues like women in the workforce. I avidly read books like Lean In, Torn, Life's Work, Overwhelmed, I Know How She Does It, and all of the articles and discussions I come across related to the work/life/parenting identity issue. I'm a product of the ivory/ivied tower, and I identify with the frameworks in most of the work/life balance literature. However, I'm also a mom in my 30s who has made some unconventional career choices, and in that sense, I often feel a bit outside the target audience for working mom books.

That's where Crystal Paine's latest book, Money-Making Mom: How Every Woman Can Earn More and Make a Difference, really shines. Crystal draws on her own experience making money online (which, while flexible, is not realistic for everyone) and then more broadly from women in different situations and circumstances to show how every woman—not just those with Ivy League degrees, advanced certifications, or killer entrepreneurial acumen—can provide for her family and have an impact in her sphere of influence.

While overall I think it's important to read both the theoretical and practical parts of this discussion, I think the practicality of Money-Making Mom may make it more worth your time if you're in a crunch or really in need of practical steps to take from right where you are in life to better your financial situation.

You can read the rest of my complete review of this book, "Bridging the Gap Between Ivory Tower Theory and Everywoman's Reality" at A Spirited Mind.

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### **Beth Anne says**

#### **THE book to read if you want to start a business that matters**

If you're new to business or are just contemplating the idea, this book is a must. Even for more experienced business owners, it's the perfect reminder to stay true to your mission and do work that matters.

Crystal shares real stories as well as her own experiences as she illustrates how you can earn more and make a difference. She is authentic, encouraging, and incredibly wise. Ready to make things happen in 2016? Crystal can help!

My favorite: all the real-life examples of women just like you and me. Earning an income as a stay-at-home mom is possible.... And that's just the beginning :)

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### **Vickie says**

I have needed some encouragement lately-the encouragement to get this blogging business off the ground floor and to the top. Crystal Paine's new book Money Making Mom has helped to give me some of that encouragement. Her book help me to realize what it takes to keep going and to not quit when times get rough.

In this book she gives you real life instances of people who have strived to succeed in their business and how they kept going. It really helped to me to see that it wasn't easy but they had that determination.

Would you like to start a business of blogging or doing something you love? Would you like to earn more so you can give more. This book would be a great place to get you started!

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### **Amanda says**

Crystal Paine, author of the very popular Money Saving Mom blog, has just released a book to let women everywhere in on what to do and what not to do when trying to work from home. [image]

Crystal has years of experience under her belt, both the successful blog venture and some not so successful one before that, which she talks about in her book. Her goal is to provide the know-how so other women can learn from her success - and failures. [image] She walks you through conventional and unconventional ideas to help you discover what might be the best fit for your family as to bring in some money.

This book is NOT just for those looking to have a full time business from their home. Crystal knows everyone's situation is different and gives useful ideas from wanting/needing to earn just a little on the side to regular part time income and full time gigs. [image]

The big thing is knowing what you want to accomplish, and why. Are you trying to have money so your daughter can take ballet? Do you need to get out of debt? Wanting to pay the bills for your sickly grandfather? Once you know your goal for earning money, you're on the path to knowing how to find a way to actually earn the money. [image] Crystal encourages you to think about each opportunity presented to you - does it fit in with your lifestyle? with your goals? Will it be more trouble than it is worth? She wants you to feel free to say no, so that when the right opportunity presents itself, you are free to say yes. [image]

Financial fear is no joke, but it's also not the way to live. Be intentional. Be creative. Believe you can own the situation. Having a can-do attitude frees you to look at your situation in a new light & brainstorm as to how you can make a difference in your financial future. [image] It will be scary at times, Crystal knows from experience, but as long as you are making changes and progress you are on your way to achieving your goals. But if you never change, you'll never go anywhere - and that's scarier. [image]

The important takeaway is that you do have a financial future. Things don't have to be how they are now. You can make a difference and finally take a vacation, or pay for that land so you can build your house, or pay off your student debt. And Crystal wants to help you get there. She knows there are no secrets, just good old fashioned elbow grease, and she wants to help you spend your energy focused on something that will make a difference - not have you needlessly spin your wheels. [image]

If any of this has resonated with you, you should definitely pick up a copy of Money Making Mom. Even though we aren't where we need me to make money to make ends meet, we do have dreams of what we'd like to accomplish, and this book ignited a spark of inspiration.

I received a complimentary copy of this book in advance as a member of Crystal's launch team. All opinions are my own.

This review originally appeared on [sophiesmindset.blogspot.com](http://sophiesmindset.blogspot.com)

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## **Lindsay says**

In this book Crystal does not specifically tell you how to make money, rather she tries to show you how to identify what your interests and passions are, and what you can do to earn money from them in an arena different from the typical 9-5 job, possible at home. What makes this book more special is how uplifting and encouraging it is. Crystal is a faith-filled and generous person who happens to also be a really good business woman. I enjoyed hearing her story sprinkled throughout the book and deeply appreciated her encouragement to give, give, and give and make a difference in the world, and not just make money to buy more things. I have read similar books, but her encouragement to give and change really makes this book stand out. I do think the author knows her stuff, but whether the rest of us are talented and hard working enough to make it work in our own lives remains to be seen. :)

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## **Sarah says**

Crystal is the real deal. She is busy mom that provides a road map for a woman or mom who is looking to start their own successful business. She is realistic, timely and offers the reader plenty of tips on how to start their own journey. This book isn't full of crap. It actually is a book that every woman out there should read who even dreams of starting a business or is looking to make money on the side. She specifically makes this book purpose driven, but focused, while allowing the reader to look at her unique gifts to figure out exactly the calling and knowledge to dream big. This book isn't full of schemes, but encouragement and will help you work towards your goals. Whether your trying to help support your family, pay down debt, build a bigger savings account or live more generously, this book has clear cut answers on how to do that. I loved this book. It has all kinds of highlighting and pages marked because of the great advice that Crystal offers. This book offers so much knowledge and insight. I know you will love it too!

Thank you to Thomas Nelson for providing me a complimentary copy for review purposes.

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## **Jalynn Patterson says**

### About the Book:

When it comes to finances, many of us feel strapped and stressed, buried under bills, worried about an uncertain future. Even if money is plentiful, we long for greater wisdom to manage it well.

In Money-Making Mom, finance and family blogger Crystal Paine shares real-life stories, practical tips, and hard-won wisdom from the failures and successes that have carved her family's path to financial freedom.

Paine blends insight with inspiration as she shares creative ways to manage money, generate income and--most importantly--live a life of deeper meaning, fulfillment, and generosity than you might have ever imagined possible.

### My Review:

In a very fast paced ever evolving world, most women can't afford to just be a stay at home mom anymore. Most of us have to come up with some very creative was to achieve a working mom that stays home with the children status. I will be the first to tell you it isn't easy and it takes a lot of work. Crystal Paine has seemingly done this and succeeded. I first heard about Crystal during a webcast hosted by Cindy Rushton several years ago. When I first heard at that point what all she had accomplished in the web world, I was completely shocked. But ever since those early years she has grown and grown and now she has authored a couple of books that she has intended to help those of us still struggling.

She not only offers you advice in her latest Money Making Mom but she also lets you glean from others' stories and their advice, as well. It is a book full of her wisdom and insight that can help anyone.

**\*\*Disclosure\*\*** This book was sent to me free of charge for my honest review from the author.

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## **Janalyn says**

I have always been excited by the possibilities of working opportunities for mothers, especially in this day and age of worldwide technology. However, I was intimidated by entrepreneurialism and never considered myself a "business-minded" person. Therefore, I felt like those opportunities were out of my reach. What I love most about this book is Crystal Paine's is that it is approachable, easy to understand, and very motivating. The beginning of the book helps you to begin a vision, and outline that vision of your financial and personal goals. I started to examine what my personal strengths were and what I could offer and how. There are many valuable real life examples from Crystal's business experience. She gives the reader an inside look at some of her failings and achievements so you can learn right along with her. I also loved the experiences she shares of other men and women because they are so varied. I appreciate how she advises not to go into debt as you begin, and tips for building growth as you earn. She tackles tough subjects like insecurity, fear, commitment and failure. The book teaches to live life generously and the joy of giving, no matter your financial situation. I am excited from what I have learned, how I feel about myself after reading this book, and easy ways I can put my ideas into action.

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## **Kerrymac says**

I've been enjoying Crystal Paine's blog at MoneySavingMom.com for years. She has wonderful resources there for saving money and earning money too. So when I heard about her new book I didn't hesitate!

Crystal offers clear, encouraging guidance on deciding the best way to earn income for yourself and your family. She focuses on finding your skills, talents and passions. This is not a cookie-cutter, do what I did, program!

Citing actual people's stories and experiences, Crystal illustrates the difficulties and rewards of running your own business. She emphasizes planning, researching, avoiding debt, and re-planning as often as necessary.

Following Crystal's advice is helping me as I plan a new business launch. I am thrilled with the road-map she offers. I know my already dog-eared book will be a reference guide I will keep handy throughout the ups and downs of planning, launching, and running my new business!

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## **Amanda says**

Crystal Paine is the creator of my favorite blog, Money Saving Mom. Her latest book is a great resource for moms/women looking to make money from home: small business or otherwise. I loved all the examples of great business ideas that she gave.

I thought the most poignant part of this book was when Crystal tells the story of a friend who says she doesn't agree with Crystal's mentality that she needs to make more money in order to give more away to good causes. Crystal denies this presupposition, and then sums up her whole book with the well-crafted response that no, that's not why she does what she does. She does what she does to make a difference. I love how she encourages her readers to make money for a Purpose and to make a difference in the world, blessing others, blessing your family and finding fulfillment in doing something special.

I recently hit a slump with my working at home job. Six weeks after having my baby, I still haven't fired up the laptop to get back to it. Seeing Crystal's goals and purposes have helped me reevaluate the WHY I do what I do. Sitting down with a pen and paper will really give me the direction, motivation and joy to do something intentionally to the glory of God.

Crystal is a superwoman; she has the heart of a teacher and breaks stuff down well so that her readers can be little bit as awesome as she is. Love you, Crystal. I have enjoyed your blog for years. Thanks for making my heart part of your mission and service to the Lord! God bless.

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### **Rachel Davidson Schmoyer says**

This year my youngest child went to kindergarten. I had several ideas floating around in my head about how I could make money but still stay at home.

This book felt like Crystal Paine came over for coffee to help me brainstorm and help me develop business ideas that fit with the time I have and the strengths and skills I already have. The book is peppered with questions for you to stop and think and answer to make her principles personal to your situation so that by the time you finish the book you have a workable business plan.

She illustrates her practical points along the way with bits of her own story and as well as from a smattering of women with a variety of ideas of how they became Money Making Moms.

What sets this book apart from other business books is Crystal's emphasize on not just making money as the end goal of your work, but having goals of helping others, giving back, and maintaining a balanced life so you are not overwhelmed and the people in your life still remain your priority.

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### **Lily Clark says**

I was not the intended audience whatsoever, but I did enjoy the content and appreciate the author's world/life views.

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### **Rebekah Morris says**

Wow! As soon as I learned that Crystal Paine was writing this book, I knew I wanted to read it. Not only is her writing easy to read and follow, but she lays out great principals about starting your own business and working through difficult times. Her encouragement to be intentional about life in all aspects from building a business, to giving and helping others, really spoke to me. Even if you are not a mom, this is a book I would encourage anyone to read.

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## **Kris says**

“How every woman can earn more and make a difference.” What a terrific book for any woman desiring to make more money – whether to support herself or to supplement the incoming already coming in. And actually, the title is a little misleading – it really is for any woman and not just for moms!

I found this book to be very encouraging to get out there and do something. Yet I also loved how Crystal does not say to try to make money just to be rich and have more but to have a purpose for this income – whether to give more or to provide the necessities or even the “extras.” “While I don’t believe that every woman needs to have a business or even make money in any capacity, I believe there are a number of reasons savvy home economists should consider looking for ways to increase their families’ incomes...Perhaps you are single or a single mom and are looking to establish more financial security. Or you might be looking for a way to increase your household income to give you some breathing room to be able to enjoy a few vacations or fun family outings each year. Maybe you are a mom whose kids are grown and gone and you are looking for a way to use your skills to make a difference or have more money to give generously.”

I felt the entire time I was reading this book that Crystal had just sat down in my family room and was giving me tips and motivation to succeed. She told me of her failures and successes as well as the stories of others – and she was so open and candid! “Setbacks can discourage and dishearten us if we focus on how far we are from where we’d hoped to be.” Crystal shares that she has written “this book to teach women how to increase their incomes and use it to make an impact, while at the same time maintaining a healthy balance of priorities...to empower you with practical ideas for starting a business or finding a creative way to make a part- or full-time income.” The reality she says is “Money doesn’t buy happiness. Money doesn’t equal fulfillment. Money doesn’t solve your emotional problems. Money doesn’t give you purpose.” But, if “Properly stewarded, money can be an amazing tool and a resource for those who need it not only to survive but to live with purpose.”

I really enjoyed this book and have put it where I can refer back to it again and again! I felt so encouraged as I read it so I just want to tell other moms to read it too. I highly recommend it! I received Money Making Mom from the author in return for my honest opinion.

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