



The \$15,000 Year: The iLifer's Guide to Riding Out the Recession... and Changing the World.

T. Olo

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iLifers--the 20-somethings currently graduating from college and entering the workforce--were hit especially hard by the 2008-2009 recession as the job market turned cold, credit crunched and consumer confidence plummeted.

The \$15,000 Year offers a groundbreaking, modern and aggressive strategy to help you seize your financial security in today's tough economic climate. If you owe thousands in credit car debt and student loans, couldn't find a job or lost the one you had, or simply want to live the good life for less, you're a perfect candidate for the \$15,000 Year. This upbeat and practical guidebook will help you save \$15,000 this year and show you the best options for using this extra cash:

Create an emergency savings fund - Pay down student and consumer debt - Fund an entrepreneurial project - Pay yourself to take a personally fulfilling and socially valuable job (e.g., teaching in a low-income neighborhood) - Put money away for retirement - Work part-time and pursue a true-interest such as photography - Live on less until the job market rebounds

Using this book's 21st century savings tips in the key areas of Housing, Transportation, Food, Entertainment and Apparel, learn how to save money without cramping your lifestyle. Use VoIP to cut hundreds from your annual phone bill (*Annual Savings: \$368*); get your TV and movies for free (*Annual Savings: \$910*); load digital coupons onto your grocery store club card (*Annual Savings: \$793*); Use your laptop to get free entrance to museums, concerts, screenings and plays (*Annual Savings: \$529*). And much more.

There are hundreds of tips for the tech-savvy iLifer and each one comes with a calculation of "Annual Savings," letting you know what you'll save over the course of the year.

Timely and engaging, *The \$15,000 Year* will have you riding out the recession, cruising towards financial stability and changing the world in no time.

"Today, saving money is not about depriving yourself of life's luxuries-- it's about stretching your dollar as far as possible and paying the lowest price on the market for traditionally expensive goods and services (or getting them for free). This book shows you exactly how to do that." -from *THE \$15,000 YEAR*.

A Perfect Gift for the '09 Graduate!

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