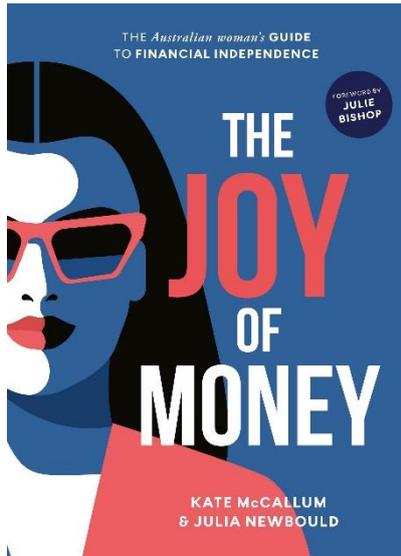


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"This book is a welcome addition to women's bookshelves as we all want to know how to better manage our money, avoid bad debt, put something aside for the future, and make sure the money we work so hard to earn will be there when we need it most. I've never paid much attention to money until now; I'm at an age where I wonder what will happen if I'm no longer working and earning money. I would imagine that is the same for many women.

Kate Ceberano, AM

Authors Julia Newbould, financial writer and editor-at-large of Money magazine, and well-respected financial adviser Kate McCallum combine their expertise to bring you this comprehensive and practical book *The Joy of Money, The Australian Women's Guide to Financial Independence*.

Money isn't *just* about money. It's about security. It's about choices - to live your best life. It's about everything money enables you to do and just as importantly what it allows you not to do. Women know that they need to be smart about money, but are often stopped short: they don't know where to go, how to start, or who to trust. They want expert guidance about money that explains the detail and the big picture, which is why Julia and Kate wrote *The Joy of Money*.

The Joy of Money starts with the personal foundations of money – what matters most to us, our values, goals and priorities. It then covers the practical elements at the intersection of money and life: creating a system for managing money, career, family, relationships, investment, superannuation, insurance, wills and estate planning and retirement planning.

This step-by-step money guide is designed to bring money to life – to help women gain confidence and discover the joy of money.

ABOUT THE AUTHORS

Authors Julia Newbould and Kate McCallum want money to be a joy to women by helping them to feel confident to make positive decisions today and for a better tomorrow. Julia Newbould has a background in economics and journalism, leading editorial teams for financial services publications. She also founded and ran the Stella Network for BT from 2013 to 2019, supporting women in financial planning. She is currently editor-at-large for Money magazine. Kate McCallum is a financial adviser and director of award-winning firm, Multiforte Financial Services. She is Chair of FINSIA's NSW Council and National Chair of the Association of Financial Advisers' (AFA), Inspire Women's Community, and the winner of AFA's 2014 Female Excellence in Advice Award.

JULIA NEWBOULD & KATE MCCALLUM ARE AVAILABLE FOR INTERVIEW

THE JOY OF MONEY
KATE MCCALLUM & JULIA NEWBOULD
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Julia Newbould & Kate McCallum