



# **How to Raise a Family on Less Than Two Incomes: The Complete Guide to Managing Your Money Better So You Can Spend More Time with Your Kids**

*Denise Topolnicki*

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Many parents today believe that two steady incomes are not only desirable but absolutely necessary in order to raise a family. Yet most full-time working mothers say that if it weren't for the money, they would not work, and instead would stay at home with their children. After the birth of her second child, Denise Topolnicki faced this common dilemma: Continue working full-time, or spend more time with her family? As a former editor of *Money*, Denise used her financial expertise and discovered that she could work only part-time *and* be at home for her children--while not breaking her family's budget.

By combining her investment know-how with compassionate advice, Denise gives parents a clear-cut strategy for controlling their money--from saving on food, to creating a cash reserve, to learning how to retire on less than two incomes. Packed with worksheets, detailed plans, and inspiring case studies, Topolnicki's plan helps families set fun priorities while still balancing the checkbook. Whether you want to leave work altogether or continue part-time, this book is the key to freedom for millions of families trapped on the working-parent treadmill.

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