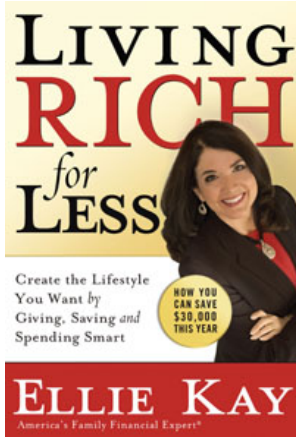


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**NEWS**

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**Can Americans Really Save & Give Charitably In Tough Times?  
Family Finance Expert and Main Street Mom Ellie Kay Shows How  
12 Smart Tips Right Here To Help You Get Started Now**



“Even with the economy in dire straits and high food and fuel prices, it’s not as impossible as you might think for American families to save and even give this year,” says Ellie Kay, family finance expert and Main Street mom with seven children—including three in college—in her latest book, *Living Rich For Less* (WaterBrook/Random House, January, 2009). The book features practical and easy-to-implement financial principles along with hundreds of smart Cha-Ching Factor™ tips that add up to big savings in every area of your life—over \$30,000 in just one year.

Targeting the 85 percent of Americans who earn less than \$100,000 per year, Ellie walks her talk. She climbed out of \$40,000 in debt while living on just one income—her husband’s military salary—managing to save and give at the same time.

Since recovering from that crippling debt fifteen years ago, Ellie and her husband have been able to pay cash for their cars, buy and furnish two five-bedroom homes (one after selling the other), take wonderful vacations, dress the family in style, build a nest egg for retirement, send the kids to college loan-free, and give away more than \$100,000 to nonprofit organizations around the world.

How did they do it?

By following what Ellie calls her 10/10/80™ Rule—give away 10 percent of your income, save 10 percent, and spend the last 80 percent wisely. “I know people are skeptical when I tell them they need to give and save first, but when you spend the 80 percent wisely you will more than make up for it,” says Ellie. From someone who has “been there, done that” and has helped families across the country live well in these taxed-out and maxed-out times, *Living Rich for Less* shows you how to:

- Send your kids to college without mortgaging your home
- Take advantage of the Internet to put thousands of dollars back in your pocket
- Walk room to room in your home and save thousands
- Make your charity dollars go further than you ever imagined
- Be a stay-at-home mom or dad and manage well financially on a single income
- Teach your children about budgeting and how to do more with less
- Get on the same page with your spouse when your money personalities diverge
- Really understand the tricks of the trade when it comes to your credit rating
- Save big on your next vacation

And what are some of Ellie’s fast and easy ways to save that are right under our noses? She offers these twelve tips, just a few of the hundreds provided in *Living Rich for Less*:

### **Eating Out & Entertainment**

1. Use coupons and gift certificates from Restaurant.com—good for more than 6,000 U.S. restaurants—and save 50 percent on eating out. For example, the Kay family picks a spot, pays \$10 for a \$25 gift certificate, and saves 50 percent in the process. The average restaurant bill for a family of four is \$86, so that family can save \$43 a week, or \$2,236 per year. CHA-CHING!
2. Buy and use the coupons in a \$25 to \$45 entertainment.com coupon book for 150 metropolitan markets. Preview the coupon book for your area (or an area where you will vacation) to see if the coupons are the ones you will use, not only for eating out but also on movie theatres, theme parks, dry cleaning, and at local shops. Redeem just 25 percent of the coupons in an entertainment discount book: Save \$4,250 per year. CHA-CHING!
3. Check your Sunday paper for FSIs (free-standing inserts) that often feature chain restaurant coupons or your weekday paper for local restaurant values, including coupons, buy-one-get-one-free meals, kids eat free, or early-bird specials. Average FSI savings is 25 percent for a family of four per average fast-food dinner = \$15, savings x 52 weeks = \$780. CHA-CHING!

### **Cars**

4. On auto insurance, take every discount possible—for the average two-car family with a youthful driver, for example, combine a homeowner's and auto policy, be a nonsmoker and good student, install a car alarm system, store the vehicle in a garage versus carport or on the street, and ask how your policy is rated (a stay-at-home mom's vehicle or one for pleasure is less expensive to insure and discounts exist for drivers with a safety course certificate): Save \$900 per year. CHA-CHING!
5. Check that your tires have the proper air pressure, remove the junk from the trunk, change air filters frequently, and drive 65 miles per hour where it's posted 70: Save 25 percent, or \$750, in fuel efficiency per car this next year. CHA-CHING!
6. Keep your insurance premiums low by keeping your credit rating healthy. Most of the largest personal auto insurance companies in the US use credit data in underwriting new loans. According to the Insurance Information Institute, a consumer with bad credit is going to pay 20 to 50 percent more in insurance premiums than a person who has good credit. CHA-CHING!
7. Find the cheapest gas near your home and en route by checking sites like [www.gaspricewatch.com](http://www.gaspricewatch.com). CHA-CHING!

### **Credit Cards**

8. Use your debit card to get cash instead of your credit card. If you get into the habit of getting cash on your credit card, you not only pay additional fees, but you could go into greater debt and have little or nothing to show for it. CHA-CHING!
9. Ask two of your credit card companies if you can avoid paying the annual fee for being a good customer: Save \$40 per card's annual fee, or \$80. CHA-CHING!
10. Most consumers get six late fees per year on a variety of bills at an average penalty of \$30 each. Pay on time: Save \$180. CHA-CHING!
11. Get your three credit reports for free instead of paying for them: Save \$60. CHA-CHING!

### **Giving**

12. Don't forget how giving actually helps you save big on your taxes. If you're in the 25 percent tax bracket, you'll get back a quarter of whatever you give. For example, if during the year you were to donate \$1000 in cash and \$400 in belongings to a nonprofit, be it the local community center or your church, you would save \$350 on your taxes. CHA-CHING!

### More About Ellie Kay

Author of a dozen books, popular speaker, corporate educator and spokesperson, and mother of seven, Ellie meets her audiences—mainstream Americans who earn between \$40,000 and \$100,000 annually—right where they are financially. Frequently sought out by journalists, Ellie has appeared on or in hundreds of media outlets, including *The New York Times*, *USA Today*, *CNBC*, *CNN*, *Fox*, *NPR*, *Redbook*, *Women's Day*, *Family Circle*, *Reader's Digest*, and *Parenting Magazine*.

Ellie is also the consumer finance educator for Wal-Mart, showing shoppers how to make the most of every dollar, as well as two of America's leading brands, Procter & Gamble's Dawn dishwashing detergent and Bounty paper towels.

From the American Embassy in China to MOPS (Mothers of Preschoolers) International Convention, she has keynoted or led hundreds of events and financial seminars. On November 15, 2008 in San Diego, she will kick off a new nationwide seminar series entitled "The Smart Woman's Lifestyle Conference" targeted at women ages 25 to 55.

Married for 22 years to Bob Kay—a former Stealth fighter pilot who is now a test pilot for a military contractor—and proud mom of a son at the United States Naval Academy in Annapolis, Ellie especially understands the financial circumstances of military families. One of her bestselling paperbacks, *Heroes at Home*, has been distributed to military families around the world under a presidential initiative.

A graduate of Colorado Christian University, Ellie worked as an insurance broker before marrying Bob. She was raised in Texas and has Hispanic roots (her mother was born in Spain). Ellie is an active adventure seeker in her spare time, engaging in everything from skydiving to scuba explorations of shipwrecks. Her children include two stepdaughters, Amanda (28) and Melissa (27), followed by Daniel (21), Philip (19), Bethany (18), Jonathan (15), and Joshua (14). Ellie also has two grandchildren. She lives with her husband and two youngest children in Palmdale, California outside of Los Angeles.

In addition to the release of her 12th book, ***Living Rich for Less***, and contributions to a dozen compilation books (including the recently released book *Simplify Your Holidays* by Marcia Ramsland), Ellie has written the following titles: *Shop, Save and Share*, *How To Save Money Every Day*, *Money Doesn't Grow on Trees—Teaching Kids The Value of A Buck*, *Heroes At Home*, *The New Bride Guide*, *A Woman's Guide to Family Finance*, *The Debt Diet*, *Kisses of Sunshine for Moms*, *A Mom's Guide to Family Finance*, *Half-Price Living*, and *A Tip A Day With Ellie Kay*.

Ellie's website and blog can be found at [www.elliekay.com](http://www.elliekay.com). A calendar of her upcoming events is posted on the website.

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