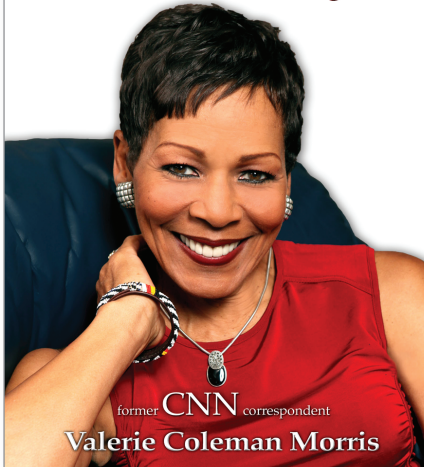


## It's Your Money So Take It Personally®



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# IT'S YOUR MONEY SO TAKE IT PERSONALLY®

By Valerie Coleman Morris

*“Valerie is a respected financial colleague in the financial world and someone who cares about making money matters clearer for everyday people.”*

— SUZE ORMON, *Internationally acclaimed personal finance expert*

If Valerie Coleman Morris has a personal legacy from her 40+ years in television news, it is her ability to connect with people while delivering important, sometimes tough news and information in a way that empowers people to form their own opinions and to act based on them. Nearly 20 years after Morris anchored the news in San Francisco and Los Angeles, people approach her with fond memories of her personable yet neutral delivery of the news on KRON-TV, KGO-TV and KCBS-TV. Nationally, Morris is familiar to many as a former business correspondent for CNN domestic and international, where she talked about personal money management every day to nearly 300 million households, businesses and airport networks, a post Morris held for nearly 15 years before eventually returning to the Bay Area to pursue full-time her passion for financial literacy and education. Today Morris is in demand as a keynote speaker, she has a particular interest and focus on the money issues that face women and the challenges that face financially unaware young adults. In **IT'S YOUR MONEY SO TAKE IT PERSONALLY®**, Morris offers an informative guide that shows people how to create a financial plan for their money and their life, whatever their current circumstance.

**IT'S YOUR MONEY SO TAKE IT PERSONALLY®** was written as much for baby boomers like Morris, many of whom now live in the “Age of Un-retirement,” she writes, as for people in their twenties and thirties. The book is written in Morris’ signature personable and straightforward style as she manages to humanize the cold reality of how poor money choices impact all areas of life—marriage, divorce, the arrival of children and grandchildren and of course, death. Morris’ experience of laying her parents to rest within six months of each other is a powerful reminder—in effect a heartfelt letter—to a generation of baby boomers with aging, often ailing parents. The book includes doable, incremental strategies to help people with the basics, like how to create a budget while addressing the financial fears of people who have maintained budgets for years. Morris says it was important that she help people identify what they understand about managing money, but more important, what they don’t understand, and where outside help may be needed.

**Praise for  
Valerie Coleman Morris  
and *It's Your Money  
So Take it Personally*®**

*"I am committed to balancing the scales of justice. My former CNN colleague Valerie Coleman Morris is dedicated to helping you balance your budget and financial life."*

NANCY GRACE

Legal commentator and host of the  
Nancy Grace CNN current affairs show"

*"Valerie Coleman Morris is a consummate financial professional with a genuinely caring soul."*

EARL GRAVES

Founder, chairman and publisher of  
Black Enterprise

*"Valerie's book will help all of us—both young and old—chart a more definitive financial future."*

JUDGE GLENDA HATCHETT

Featured on the syndicated television  
show "Judge Hatchett"

*"After this read, your relationship with your money will change."*

BOB McTEER

Fellow at the National Center for Policy  
Analysis and former President of the Federal  
Reserve Bank of Dallas

**ABOUT VALERIE COLEMAN MORRIS**

Emmy award winning journalist, Valerie Coleman Morris is the former Business Anchor for CNN domestic and international. She was a correspondent for CNN Business News, the division of the CNN News Group that produces business news for CNN/U.S., CNN International, CNN Headline News, CNN Airport Network, CNN Radio and CNN/Money.com. In her role, she anchored CNN Headline News' personal finance segment *Smart Assets*, which focused on those areas consumers need to understand to make sound financial planning decisions. In March of 2007, Morris made the conscious decision to focus exclusively on financial literacy as an aspect of business and social economics. Her core interest and passion is financial literacy for women, young adults and other emerging markets, which represent the most disenfranchised segments of the population concerning money issues.

In October of 2007, Valerie was asked to give a three session lecture series on multi-generation financial literacy at the University of California Berkeley's Osher Lifelong Learning Institute. Her money literacy message presents attainable money management skills for students of all ages but she has a special desire to speak to and convince college students about getting a financial life before debt becomes a way of life. Morris continues to write and narrate the nationally syndicated radio column which she created in 1986 called *With the Family in Mind*—that focuses on family and sandwich generation issues and their money implications. These segments air on CBS Network Radio three times a week.

Morris' broadcast career spans more than 40 years and includes both coasts. She came to CNN in 1996 from WPIX-TV in New York where she was both a general assignment reporter and weekend anchor. She began her career as a broadcast journalist in San Francisco where she worked for KRON-TV and KGO-TV as a researcher, general assignment reporter and ultimately an anchor. Morris was also the morning drive anchor at KCBS Radio in San Francisco and midday anchor at KCBS-TV in Los Angeles.

She has received a roster of awards including three California Emmy awards for both breaking news events and special reports. She was a major contributor to KCBS-Radio's Peabody Award team coverage as co-anchor in the days immediately following the 1989 California earthquake in which a portion of the San Francisco Bay Bridge collapsed.

Valerie earned a bachelor's degree in journalism from San Jose State University in California and a Master's in Degree in Broadcast Journalism from Columbia University Graduate School of Journalism in New York City where she was the recipient of a New York Times fellowship. Valerie, a product of an Air Force family, was raised in England, France, Scotland and Japan. She has two adult daughters, is the very proud grandmother of two "grand littles" and lives in the San Francisco Bay area with her husband, Robert L. Morris, Jr.

## Q&A with Valerie Coleman Morris

**Is there a difference between the money-management information readers will find in your book and in books by personal finance experts like Suze Ormon and Jean Chatzsky?** My book is the first step on the financial literacy food chain. It prepares readers to select the kind of person they need to go to or read for information about investing their money. It lays out the money basics mindset people need in order to view/read what's being presented (by Ormon, Chatzsky and others) and determine whether what's being offered is right for them and aligned with their basic, fundamental money information needs. My book provides readers with a third eye/third ear approach to better value money.

**You're an Emmy Award-winning television journalist and a former business anchor, how did that background inform the writing of this book?** I was hired at CNNfn not because I was an economist, Wall Street broker or business and financial analyst. I was hired because I have the ability to speak to people and communicate with them in a way they believe is in their best interest. That's what I've had to do on air as a television journalist for 40+ years: come into peoples' homes and intimate places and speak the truth; truth is my capital. I became known as forthright, truthful and neutral in the presentation of news—giving viewers all they needed to form their own opinions and take forms of action. That's the foundation of this book: understanding the mindset needed through a three-generational lens to establish a legacy of good money habits.

**Why do you think people don't take their money more personally?** Fear. Being in a state of denial is far easier than facing the consequences of poor money decisions—though they will ultimately catch up with you. As capitalists in a free country, our ability to consume is what drives Madison Avenue and Wall Street. For most people, the consequences of spending were never emphasized as much as the importance of consuming. The desire to acquire beyond our means became an entitlement—and the use of credit cards to cover our budgets helped us do it. This delicate balancing act worked if everything stayed in balance. Then along came the recession.

**What will readers be surprised to learn about you and your own relationship with money in this book?** I don't have the typical professional profile of people who speak in the space of money and finance. I hadn't been in financial services. I'm not a Wharton Business School graduate or banker or broker. I had to learn about money, get smarter about money in order to do my job. What I had was the ability to communicate. My acumen is in communication and delivering information to people in a way that they understand it and can take action in an informed way.

**What are two things you hope people who read your book will do differently?** One, recalculate their relationship with their money so that they control their money rather than it controlling them. Two, not spend more than you make by talking about that goal and other good money habits with members of their family.

**You write that a growing number of your peers face a new reality called "The Age of Un-Retirement" what do you mean by that?** It's not our parents' retirement. The Age of Un-Retirement is the reality for baby boomers who got this far (late 50s and early 60s) with a mindset for retirement that had us finishing up work and ready to go out the door—soon. Everyone needs one more big paycheck or project. That's why baby boomers have to be un-retired in our thinking: many of us now know we'll have to work longer than we planned; spend wisely, save wildly; and not be the Bank of Mom and Dad to our adult children and other family members. No other generation's had to think this way about retirement before.

**As an "Air Force brat" who traveled much of the world before high school, what's one financial tip you'd like to share with military families based on your own experience?** Practice living like civilians. Go shop at a regular supermarket versus the commissary and crunch the numbers and sharpen your understanding about the cost of living as it will be when your family leaves the military. Stay connected to the world you will have to re-enter at some point. It's a shock.

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