SOFTWARE & TECH

Get Money Kristin Wong

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Introduction

In a world where financial advice often feels either too abstract to apply or too rigid to fit a modern lifestyle, Kristin Wong's **Get Money** arrives as a refreshing, relatable guide. Published in 2018, *Get Money: Live the Life You Want, Not the Job You Have* has resonated with millennials, freelancers, and anyone tired of conventional personal finance dogma. Wong doesn't just preach saving pennies; she offers a holistic approach that marries practical money management with the pursuit of a fulfilling, flexible life. This article dives deep into the core ideas from **Get Money Kristin Wong**, exploring how her advice can help you earn more, spend smarter, and design a career—and a life—on your own terms. Whether you're a side hustler, a corporate escapee, or simply looking to gain control over your finances, Wong's framework provides actionable steps without the guilt.

Who Is Kristin Wong? The Voice Behind Get Money

Before unpacking the strategies, it helps to understand the author. Kristin Wong is a journalist and writer who has contributed to major publications like The New York Times, The Cut, and Lifehacker. Her financial journey is not one of overnight wealth; rather, she writes from the perspective of someone who learned through trial and error while navigating a non-linear career path. Wong's personal experience with freelancing, budgeting, and negotiating has given her a unique credibility. In **Get Money Kristin Wong** shares not only research-backed tactics but also her own missteps—like the time she overspent on a handbag to feel successful—making the book feel more like a conversation with a savvy friend than a lecture from a guru.

The Core Philosophy: Life-First Money Management

Traditional personal finance books often follow a one-size-fits-all script: budget ruthlessly, cut all luxuries, invest early, and retire at sixty. Wong flips that script. Her philosophy centers on using money as a tool to build the life you want, not as an end in itself. This means acknowledging that your financial decisions should align with your values, priorities, and desired lifestyle. The phrase **Get Money** in this context is not just about accumulating cash; it's about acquiring the financial skills and mindset to *get* the experiences, security, and freedom that matter to you.

The Three Pillars of Wong's Approach

In her book, Wong organizes her advice around three main pillars: earning more, spending wisely, and building long-term security. Each pillar is designed to work in tandem, allowing you to make progress without feeling deprived.

Pillar One: Earning More – Beyond the Day Job

One of the most powerful sections of **Get Money Kristin Wong** is her advice on increasing your income. Wong acknowledges that for many people, the biggest financial constraint is not spending too much but earning too little. She advocates for a proactive, creative approach to income.

Negotiate Like a Pro

Wong provides a step-by-step framework for salary negotiation, emphasizing that this skill is not just for corporate

climbers. She encourages readers to research market rates, practice their pitch, and understand their leverage. Even freelancers and gig workers can negotiate project rates by demonstrating value. Her advice includes specific scripts and psychological tactics, such as anchoring with a higher number and framing requests around mutual benefit.

Side Hustles and Skill Monetization

Rather than recommending a generic “start a blog” side hustle, Wong suggests evaluating your current skills, interests, and available time. She outlines how to identify marketable abilities—from writing and design to consulting and dog walking—and turn them into income streams. The key is to choose a hustle that doesn’t burn you out but instead complements your main career or personal goals. Wong also discusses the importance of pricing your services correctly and setting boundaries to avoid being undervalued.

Investing in Yourself

Another earning strategy Wong emphasizes is continuous learning. Taking courses, attending workshops, or earning certifications can increase your earning potential far more than pinching pennies. She frames this as an investment with long-term returns, encouraging readers to spend money on education that directly boosts their market value.

Pillar Two: Spending Wisely – Mindful and Intentional

Wong’s spending advice avoids the extreme frugality that makes many people abandon their budgets. Instead, she promotes mindful spending that aligns with your values.

The “Money Autobiography” Exercise

One of the most insightful exercises in **Get Money**is writing a “money autobiography.” This involves reflecting on your earliest money memories, family attitudes toward finances, and past financial mistakes. Understanding these psychological patterns helps you recognize why you spend impulsively or avoid certain financial tasks. By addressing the emotional roots of behavior, you can make changes that stick.

Creating a Flexible Budget

Wong rejects the idea of a fixed, line-item budget that requires tracking every penny. Instead, she suggests a “bucket” system where you allocate percentages of your income into categories like fixed costs, financial goals, and guilt-free spending. This allows for flexibility while ensuring savings and necessities are covered. She also recommends automating savings and bill payments to reduce decision fatigue.

The 48-Hour Rule for Big Purchases

To combat impulse spending, Wong advises waiting 48 hours before making any non-essential purchase over a certain threshold. This cooling-off period helps you assess whether the item truly adds value to your life. She also suggests asking three questions: Do I need this? Does it fit my values? Would I rather have the money for something else? This simple habit can save hundreds or thousands annually.

Pillar Three: Building Long-Term Security Without the Panic

The third pillar addresses the future: saving, investing, and protecting yourself from financial shocks. Wong demystifies investing for beginners and emphasizes starting early, even with small amounts.

Emergency Funds Done Differently

Instead of the standard three-to-six months of expenses, Wong acknowledges that this goal can feel overwhelming

for someone on a variable income. She suggests starting with a “micro” emergency fund of $1,000, then gradually building from there. The point is to create a buffer that prevents debt when unexpected expenses arise.

Investing for the Lazy (in a Good Way)

Wong is a strong advocate for low-cost index funds and target-date retirement funds. She explains complex concepts like compound interest and asset allocation in simple, relatable terms. Her advice is to automate contributions to retirement accounts and avoid trying to time the market. She also covers the importance of diversifying beyond stocks—considering real estate, bonds, or even side business equity.

Protecting Your Greatest Asset: Your Income

For freelancers and entrepreneurs, Wong highlights the often-overlooked need for disability insurance, health insurance, and an estate plan. She argues that protecting your ability to earn is more crucial than accumulating possessions. Even small steps, like having a will or a power of attorney, can prevent major financial crises.

Practical Takeaways: How to Start Implementing Get Money Today

Reading **Get Money Kristin Wong** is only the first step; action is what transforms your finances. Here are concrete actions you can take starting now:

- Write your money autobiography: Set aside 30 minutes to reflect on your financial influences and triggers. Write down three patterns you want to change.
- Calculate your “real” hourly wage: Divide your monthly income by the total hours you work—including commuting, overtime, and work-related stress. This number can guide decisions about side hustles or purchases.
- Set up one automated savings transfer: Even $25 per week adds up. Choose a high-yield savings account and automate a small transfer each payday.
- Practice one negotiation this month: It could be for a raise, a lower bill, or a client rate. Use Wong’s scripts as a starting point.
- Implement the 48-hour rule for any purchase over $50. See how it changes your spending patterns.

Why Get Money Stands Out Among Personal Finance Books

There are hundreds of personal finance books on the market, so what makes **Get Money Kristin Wong** particularly valuable? First, it is written with a tone that is inclusive and non-judgmental. Wong does not assume that everyone has a stable 9-to-5 job or a desire to retire early. She speaks directly to the gig economy worker, the creative professional, and anyone who values flexibility over corporate stability. Second, the book is highly practical. Each chapter ends with actionable exercises and checklists. Third, Wong integrates psychology and behavior change throughout, acknowledging that willpower alone is not enough. Her advice is nuanced: She encourages saving for the future while also allowing for present joy.

Criticisms and Considerations

No book is perfect. Some readers may find that **Get Money** does not delve deep enough into advanced investing strategies or complex tax optimization. Others might wish for more detailed budgeting spreadsheets. However, Wong’s intended audience is the financial beginner or someone who has felt paralyzed by traditional advice. For those seeking a gentle, empowering entry point into money mastery, this book is ideal. If you are already a seasoned investor, you might still benefit from the mindset shifts and negotiation tactics.

Conclusion

Kristin Wong has created a personal finance guide that feels like a lifeline for the modern worker. *Get Money: Live the Life You Want, Not the Job You Have* is not about getting rich overnight; it is about gaining the skills and confidence to shape your financial reality around your dreams. By focusing on earning more, spending intentionally, and building security on your own terms, you can break free from the constraints of a job you tolerate and step into a life you actively design. Whether you are drowning in student loans, building a freelance empire, or just starting your first job, the principles from **Get Money Kristin Wong** offer a roadmap that respects both your bank account and your humanity. Pick up the book, take the small steps, and watch your relationship with money transform—one smart decision at a time.

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