

Michelle Singletary

Quotes

*People, Kids, Grandmother, Debt, Writing, Thinking, Jobs, Mean, College,
Want, Needs, Children, Retirement, Choices, Giving, School, Firsts, Trying,
Income, Struggle*

A foreclosure does not define you financially.

~Michelle Singletary

I like the idea of having a paperless society. But to be paperless means you have to be so careful with your identity.

~Michelle Singletary

I'm driving my old car until I'm on a first name basis with the low tow truck drivers!

~Michelle Singletary

Money may not be able to buy you love, but conflicts about it can certainly bankrupt your relationship.

~Michelle Singletary

My first piece of career advice is find your gifting. Find the thing that you are skilled at and figure out if you can make a living doing it.

~Michelle Singletary

You made a decision given your life circumstances and you have to be ok with that. Regrets that can't be change is just torturing yourself.

~Michelle Singletary

You shouldn't invest the money if you are looking to use it within five years. Too much risk.

~Michelle Singletary

Priorities lead to prosperity.

~Michelle Singletary

I use a "Debt Dash" approach to paying off debt. I recommend people focus on paying off the debt with the lowest balance first. So if the primary has less debt you would focus on that.

~Michelle Singletary

I usually find that my gut doesn't steer me wrong when it comes to my money!

~Michelle Singletary

We have to protect ourselves by doing our own homework.

~Michelle Singletary

I write for people who are good money managers and want to know how to be even better stewards over their money.

~Michelle Singletary

Policy changes like what you desire come from our politicians. So let them know what you think.

~Michelle Singletary

I've decided to keep working until my last kid is thru college.

~Michelle Singletary

If you'll have enough saved and nobody has to take on debt and you want to retire, shoot go for it.

~Michelle Singletary

When you give people who are being financially responsible money, you are enabling them to continue a bad habit. So you are actually helping by saying, "Love you but no."

~Michelle Singletary

Set up rules for when you will "give" not lend money. Never lend. My people know that I'll help with college. I'll help if they lose they job thru no fault of their own.

~Michelle Singletary

You'll feel better when you get all that debt off your back.

~Michelle Singletary

[My grandmother] managed her money better than some financial professionals I know. I give credit always to her because she is the reason I have my column and national recognition.

~Michelle Singletary

Having kids doesn't mean they would have taken care o you.

~Michelle Singletary

We know intellectually that money can't buy happiness yet we spend and go into debt as if it does.

~Michelle Singletary

The rich are depressed because they realize their money can't buy them out of their issues.

~Michelle Singletary

I love teaching people how to handle their money and I've built a brand on that skill.

~Michelle Singletary

Kids can and are a blessing. But plenty of people without kids live and die just as happy.

~Michelle Singletary

You still need to save but being debt-free in retirement is and should be a goal.

~Michelle Singletary

Once you finish paying for college you could reduce your life insurance.

~Michelle Singletary

We all fall - even me.

~Michelle Singletary

I think you can save and spend to live for however long you live. You just have to be flexible if things don't go as plan.

~Michelle Singletary

Save what you can toward the emergency and life happens fund. But don't worry yourself sick at the slow growth. The point is it's growing even it's just one dollar at a time.

~Michelle Singletary

I just don't like people taking debt into retirement.

~Michelle Singletary

If you haven't saved, your child may have to work. But do what you can to NEVER take out student or parent loans.

~Michelle Singletary

If we don't want the companies to cheat on us, we shouldn't be cheating on them.

~Michelle Singletary

You are NOT a financial failure if you rent. You are getting something for your money. A roof over your head.

~Michelle Singletary

I'm keenly aware of how important it is to set a good example. You may not think that your kids are paying attention to you, especially with something like money, but they probably are.

~Michelle Singletary

The number of those 19 to 25 with private insurance increased from 51 to 55.8 percent, and the percentage of uninsured fell from 33.9 percent in 2010 to 28.8 percent during the first half of 2011.

~Michelle Singletary

Having a separate fund for the things in life that happen, helps keep the emergency fund in tact in case you lose your job or income.

~Michelle Singletary

There's nothing wrong with having a 9-to-5 job, but figure out a way to have another stream of income.

~Michelle Singletary

We all only have a certain amount of money and that means yes, we have to make choices and sometimes those choices mean we don't get what we want.

~Michelle Singletary

Money may not buy love, but fighting about it will bankrupt your relationship.

~Michelle Singletary

Always keep an eye out for other opportunities.

~Michelle Singletary

The sad thing is many people learn how to manage money after they've made a lot of financial mistakes, some that take decades to fix.

~Michelle Singletary

Sometimes your gut is right. And sometimes not.

~Michelle Singletary

Many debt collectors offer a lump sum option so ask. And if you get it, make sure it's in writing and you keep the payoff statement FOREVER.

~Michelle Singletary

I use my financial values to set my limitations. I have three children I want to put through college debt free. So that means I can't spend wildly or with disregard.

~Michelle Singletary

The key to making sure your credit stays good is paying the bill on time. If you are paying the balance off even if there is something on the card in recent purchases, you are good.

~Michelle Singletary

That's is life. You move and change according to things that happen to you and things that you make happen because of poor choices.

~Michelle Singletary

Having fun time is a good use of your money.

~Michelle Singletary

You need to know everything. You both need to be comfortable with sharing everything. If you can't you are NOT ready to get married.

~Michelle Singletary

My husband and I are pretty good at leaving money alone until we need it for what we've saved it for.

~Michelle Singletary

Light has a way of keeping people honest.

~Michelle Singletary

You don't need to waste money on a fancy program or app to do a basic budget. I've been using a simple Excel spreadsheet since 2005 to track my monthly budget.

~Michelle Singletary

You can't time the market.

~Michelle Singletary

My writing is definitely influenced by and speaks to African-Americans

because that is who I am. I'm black. I'm a black woman. I'm a black mother, wife, churchgoer, etc. I am the legacy of slavery.

~Michelle Singletary

No matter who is in the White House, I just keep doing what my grandmother taught me. Hate debt. Save. The best any of us can do really.

~Michelle Singletary

I write for anybody struggling to manage their money.

~Michelle Singletary

The schools can't cover all the values that go along with how you handle your money. For example, a financial literacy class might not teach me to hate debt the way my grandmother, Big Mama did.

~Michelle Singletary

I understand why many are still poor or struggling to make just a middle-income lifestyle. I'm a fiscal conservative, but I also have compassion for people who make financial mistakes.

~Michelle Singletary

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