

Laura D. Adams, MBA, is a nationally recognized personal finance expert and author of multiple books and audiobooks, including Money Smart Solopreneur: A Personal Finance System for Freelancers, Entrepreneurs, and Side-Hustlers (Entrepreneur Press). She wrote this comprehensive guide in plain language to help entrepreneurs build their businesses and a solid financial future. Laura's first title, Money Girl's Smart Moves to Grow Rich (St. Martin's Press), won the prestigious 2011 Excellence in Financial Literacy Education (EIFLE) Award from the Institute for Financial Literacy, one of her biggest career honors. But you might be surprised that she didn't set out to become a personal finance writer. She always enjoyed managing money and couldn't wait to get her own checking account as a young high school kid. But as she got older and went out on her own, she discovered that she had a lot to learn about money.

She grew up in South Carolina, raised by entrepreneurial parents with deep roots in the South. They sent her to the college of her choice, The University of the South, a small, liberal arts school in Sewanee, Tennessee.

After graduation, she fell into the trap that so many people do: living above her means. She rented apartments that she couldn't afford, spent too much on vacations, and became a shopaholic.

Later on, she brought her credit card debt into her marriage. As she and her husband unpacked big cardboard boxes and started to fill their only bedroom closet, her husband asked, "So exactly how many pairs of shoes do you have?" It was obvious that her

shopping habit would put a squeeze not just on their closet space but on their finances as well.

After getting extremely anxious about thei...

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