

A "money tree" will grow if you prune needless costs and invest wisely, says Nicole Lapin (far r.).

Getting fiscally fit

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Just because you're on a budget doesn't mean you can't have fun. In fact, Lapin includes it as a major element of her simple "three E's" plan:

- Essentials: housing, food, insurance and travel. These bills should add up to 70% of total income.
- End game: savings, investments and retirement plans. These should be no less than 15% of all income.
- Extras: Fun money, entertainment, going out and splurges. These should be no more than 15%. "Take out cash, hard green cash, each month," she says. "Once the cash is gone, the party is over."

Lapin stresses that getting spending under control is a process and doesn't happen all at once. The goal is to squirrel away three to six months of expenses – which takes doing.

"But when you have an emergency fund it frees you up to let your money grow," she says. "If you're just saving money, you're losing money. The goal to grow wealth is to have investment."

Lapin's conversational guide – subtitled "A Simple 12-Step Plan for Getting Your Financial Life Together ... Finally" – is peppered with kick-in-the-butt boxes, titled "Bitch Tips," that shake up your relationship with your bottom line.

Consider: Everything is negotiable. "That means every bill and every fee," says Lapin. "If you think they're not, you're delusional.

"You should always negotiate the interest rate you get on your credit cards and any late fees you might incur," Lapin continues, adding that she negotiates rates at least once a year. "I take time out at the start of the year to do this. I've found success more often than I've experienced failure."

Or this: Don't be a cookie monster. "When you shop around online, you leave a trail of 'cookies' behind," she notes. "Advertisers follow this cookie trail so they can suggest items they already know you love. ... Resist the temptation by cleaning up your cyber-crumbs, and delete those cookies."

Another smart move is to know your credit report. "Do it once a year, only once a year," she says. "You can get penalized if your credit is checked often. But you want to review your credit history annually to make sure there are no mistakes. I had one on mine from a doctor's visit. You never know what can affect your credit."

"Rich Bitch" (Harlequin) comes out Feb. 24.

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Nicole Lapin's 'Bitch Tips'

Financial whiz kid Nicole Lapin peppers her book with short sections called "Bitch Tips." Here are three:

Whoa, baby!

Raising a child can cost $250,000 to $2 million over your lifetime, depending on where you live, how much you contribute to education, etc., so you'd better be ready. You might think your kids are priceless, but they're pricey, too.

Check, please

If you apply for a loan, you can ask the lender for a copy of the report and FICO score it pulled so you don't have to pay for them yourself.

Fit and free

You may think your gym membership is an "Essential," but unless fitness is part of your job, it isn't. Sorry, that's an "Extra." After all, you can be the chick version of Matthew McConaughey: Run outside, do pushups on park benches, lift water bottles instead of free weights. For free.



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