

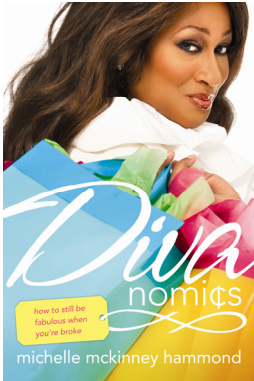
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# How to Be A Diva on a Dime

## Formerly Broke Diva Shares Money Saving Ideas and Secrets to Financial Recovery

(Chicago, IL) – **Michelle McKinney Hammond** was living the fabulous life as an Emmy-Award winning co-host, a life-empowerment coach and one of the most published black female authors. Through the years she enjoyed the “diva-style” life as she mingled with celebrities, traveled around the world and experienced the finest restaurants, hotels and accommodations. Hammond never went without — but soon her life would change forever when she became “one fabulous, designer-wearing, diamond-flaunting, broke sister.”



Like many in our country today, Hammond faced unexpected financial ruin and the potential loss of her home along with her self-confidence. As the result of a bad business investment, and mismanagement of funds by those she trusted, followed by a downturn in the economy, Hammond discovered she was broke. In her new book, ***Divanomics: How to Still be Fabulous When You're Broke*** (Tyndale House Publishers, April 2010), Hammond shares what she learned about rebuilding life after financial devastation and the secrets to living a life of discipline without feeling denied.

“Whether your money issues are a result of an unexpected economic downturn or willful shop-o-holism, you can make the most of what you have, get what you want, and maintain your high standards without spending money you don’t have,” Hammond says. Some of Hammond's *Divanomics* include:

- **Get Real about Your Relationship With Money** – List your debt. Make a plan to repay. Eliminate credit card spending. Save your spare change and convert it to dollars. Gauge your spending habits by using cash only.
- **Divanomics Shopping** –Shop in bulk warehouses and split the bill with your friends. Research online coupons for sale items. Reduce overspending on groceries by shopping online.
- **Divanomics Dining** –Dine out when the meal is discounted. Look online for dining coupons. Enjoy cocktail hour at five star hotels. Split large entrees with your friends.
- **Divanomics Fashion** –Have a clothing swap party with friends. Negotiate a sale – remember that stores mark up things anywhere from 100-500 percent. Find a local consignment shop and generate a nice chunk of change from your castoffs.
- **There is No Shame in Generics** – Purchase generic brand over name brand on handbags, shoes, cosmetics....they give you a lower price for the same quality and at a great savings.
- **Discover Hidden Wealth in Your Relationships.** Get to know your banker, waiters, mechanics and hairdresser, they are more inclined to give a discount to those they know. Learn the art of bartering –your abilities and the services you can offer in lieu of cash.
- **Getting More for Your Meals**– Share recipes for several meals from one main entree. Get creative with leftovers. Set up a food pool at work. Invite friends over to cook together.

Chapter highlights include *The Benefits of Plastic Surgery* (cutting up your credit cards), *Costco, Sam and other Famous Friends*, *How to Go Shopping in Your Closet*, *Putting on the Ritz and Other Creative Options*, and *The Power of a Social Life*. Additional information is available at [www.divanomicsthebook.com](http://www.divanomicsthebook.com).

In *Divanomics*, Hammond uses humor and candor to offer practical hands-on advice for fabulous ‘diva’ women who are suffering from financial downfall. Hammond helps women get financially responsible as they asses their situation, make money-saving decisions and understand the value of their savings.

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**About *Divanomics*:**

*Divanomics: How to Still be Fabulous When You're Broke* by Michelle McKinney Hammond. Publisher: Tyndale House. April 2010. Paperback, 243 pages. \$12.99. ISBN: 978-1-4143-3382-3.

**About Michelle McKinney Hammond**

Michelle McKinney Hammond is an in-demand speaker and the bestselling author of more than thirty five books, including: *The DIVA Principle*, *101 Ways to Get & Keep His Attention*, and *Sassy, Single and Satisfied*. Former co-host of the Emmy Award-winning television show *Aspiring Women*, Michelle has been a featured guest on national news and entertainment programs including ABC, NBC, BET and Bill Maher's *Politically Incorrect*. Her official web site is [www.michellehammond.com](http://www.michellehammond.com)

**Suggested Interview Questions**

For Michelle McKinney Hammond, author of *Divanomics*

1. When did you discover you were in financial trouble? What were some contributing factors?
2. Is this resource only for women who are financially broke?
3. What is the purpose of a shopping fast or giving something away for each purchase you make?
4. What are some suggestions for grocery shopping or buying incidentals?
5. You believe being kind to those in service to you can save you money. How is this possible?
6. What are some ideas on saving money while dining out?
7. What is your advice to women who are set on purchasing name brand items?
8. Do you believe people with a tight budget should continue to support charitable organizations?
9. What are some of your ideas regarding finding a place to live?
10. How important is awareness and accountability in falling back into financial deficit situation?
11. Why do you believe it is important to reflect on your past purchases, desired lifestyle and "wants" versus "needs" when it comes to starting over?
12. What were some things you learned about yourself through this trying time of financial strain?
13. What are some ideas for saving on money but dressing like a diva?
14. How can a woman determine her wants from her needs? How can she best stick to a budget?
15. What is your advice on using credit cards and eliminating credit card debt? Tell me about the little envelopes?
16. Why do you believe your hidden wealth is in your relationships?

**Quotes from *Divanomics***

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“When you decide you are no longer married to your image, you will be free to be real with yourself and others. You will be able to face the cold hard facts. Authenticity opens doors you would never expect and will get you the help that you need.” P. 15

“It’s the time to dig deep inside yourself and find the you that you’ve never met before – a resilient woman who has ideas she hasn’t tried yet.” P. 234

“If home is where the heart is, make sure your heart feels safe; find peace over profit or debt.” P. 227

“Need can be a beautiful thing that leads us to hidden treasures we didn’t know existed – like the stuff that really matters.” P.213

“Don’t give in to waste. Use everything you have, and get the most that you can out of it. As you stretch your resources, your savings will increase and produce great dividends for you.” P. 194

“True victory comes when you finally acknowledge that life does not consist of the things you own. Your possessions do not define you.” P. 183

“Bargains can be a lifesaver when you have designer tastes and a resale-shop budget.” P.149

“I have long held the opinion that men do not have a problem with successful women, unless those women spend so much time celebrating themselves that there is no room left for them to be admired by anyone else.” P. 124

“When you take the time to be interested in the people serving you – whether you are at a restaurant, boutique, or at the mechanics – a little bit of nice can go a long way and save you tons of money.” P. 120

“It was amazing to me how much I didn’t think about how all of my little purchases added up to one whopping bottom line that cleaned out my account in what seemed to be the blink of an eye.” P. 61

“The deception of credit cards is that you think you will have the money by the time the bill comes. But usually by then, you’ve found something else to charge and the billing cycle continues... until you’ve maxed out your limit.” P.52