



# More Than Just Making It: Hope for the Heart of the Financially Frustrated

*Erin Odom*

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When you're trapped in a cycle of financial frustration, and you feel like you've tried everything only to end up with more month than money yet again, *More Than Just Making It* is your promise and pathway to thriving again.

Take it from someone who's been there. Erin Odom grew up in the private schools and neatly manicured lawns of Upper Middle Class America, but was thrown into low-income living during the economic crash. She was a stay-at-home-mom, her husband was supporting the family on a teacher's salary, and despite the fact that they had no debt to their name, they were scrambling to make ends meet. Suddenly Erin found herself standing in line for food stamps, turning down play dates because she couldn't afford the gas, and ultimately walking into bankruptcy court in the eighth month of her third pregnancy.

*More Than Just Making It* tells the story of their breaking point, as well as the triumph of their comeback. It took hard work, creativity, and faith in God's provision to reset their bank account as well as their hearts, but ultimately they found a new way to thrive and freedom from financial anxiety. You can do the same. Learn how Erin and her family saved enough money to put \$30,000 down on a home, buy a minivan in cash, and begin sending their daughter to private Christian school. *More Than Just Making It* will encourage readers to rise above their circumstances, empower them with money-saving tips, and reimagine the good life as God designed it outside the myth of the American Dream.

## More Than Just Making It: Hope for the Heart of the Financially Frustrated Details

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# **From Reader Review More Than Just Making It: Hope for the Heart of the Financially Frustrated for online ebook**

## **Jami Balmet says**

If you've ever felt the stress of being tight on money or you've struggled to make ends meet, you will be able to identify with Erin as she tells her family's story. I felt immediately drawn in to More Than Just Making It as Erin shares her own journey and what she did over the years when money was tight. Even though my family situation is different than hers, she spoke directly to my heart on so many issues. I found myself highlighting and taking notes throughout the book with many of her practical suggestions. This isn't merely a book to help you with your finances, it's a book to help you change your perspective on finances and what it means to "make it" in our society. I never thought a book on money and finances could suck me in so completely. I am so thankful that Erin chose to share her heart and her story in this must-read book!

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## **Denise Hershberger says**

The first thing I want you to know is that this IS NOT another book about how to pay off debt. Of course it does talk about it but it is not the main theme. And I must say I was relieved. I already know HOW to get out of debt it just takes time. So I was thrilled to read a book that focuses on so much more than that!

My biggest takeaway from this book was that more than anything Erin wants Christians to slow down and think about their hearts and attitudes. This counts for towards themselves and others. So many of the chapters in this book were a good reminder of the simple "Do not judge" from the Bible. Unfortunately we are all sinners and fall short and have done this but this book gave some great advice on how to move on from that mindset if that is something a person struggles with.

Another part of this book that I loved was how transparent Erin was with some of the struggles their family faced. I know it must be difficult to air all your dirty laundry but she shared a lot of hard times they went through and how they made it through. I really appreciated her honesty!

And this book is full of practical advice for people who have an income issue and also for people who have a spending issue. I love that she separated out the two. Though sometimes people have both it does seem from her examples that it is usually one or the other. She even talks about when husbands and wives battle one being a spender and one a saver and gives advice!

There were a couple of chapters that might hit home better for other people than they did for me but overall the book was excellent. I just have never been the home decor or clothes shopper that I know many people are. My walls would be as bare as my closet if it weren't for my husband.

I would recommend this book to anyone because I think everyone can glean something from it but I do feel that it was geared a little bit more toward moms. But that being said I truly believe anyone can and should read this book to learn how to improve their financial lives for the sake of their stress levels.

I received an advanced copy of this book from the publisher. All opinions in this review are my own.

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## **Beth says**

This is the compelling story of a family who is barely making it and what they learn from that as well as a discussion of the choices that they make. From a Christian perspective, the book provides some "wake up calls" for fellow Christians who proclaim that the church and the church alone should help the poor. Odom demonstrates why this is not always a practical solution to the complex issues facing the working poor. She makes readers confront their assumptions about those receiving government assistance and those who file bankruptcy.

However, this is not a guide book for those in financial difficulty, and the rather smooth, pat ending feels challenging for those who do not have the "leg up" that Odom identifies through the course of the book. A promised second book should fill in these gaps.

I found the expected Christian sentiments jarring at times as if forced into the narrative to make it more appropriate for its Christian audience. Overall, though, it's a good book with an interesting story.

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## **Jennie says**

This is a good book for those starting out managing their finances or are struggling financially. She pointed out many great helpful saving tips, many which we have already been doing, along with providing some ideas for those that are looking to make a little more income to help their financial situation. I do think that sometimes we forget the importance of managing our money and what happens when we don't. She talks about the problems that many American's have and that is a spending problem, but there are also so many that are just are not able to make enough to make ends meet because they have an income problem. She shares their family story, the time they spent on government aide and what they learned from it. It is a touching story, and she brought up some great thoughts for me to ponder on. I enjoyed the information from other financial professionals and quotes from other books on spending/saving, along with her biblical perspective. One she does recommend, Dave Ramsey, which we did years ago and is one program I would highly recommend. In addition, she touches a little on the American culture and how we are spoiled with excess, to which I would agree! We American's do not realize the comforts we have because we live in the US.

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## **Leigh Dutton says**

More Than Just Making It is a remarkable account of one family's fight to regain financial freedom after encountering devastating losses. In this candid, humble, and thought-provoking book, Erin sheds light on the silent sufferers among us – the working poor. I will never look at government aid the same again. This is a must-read for every follower of Christ.

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## **Kaytee Cobb says**

Erin's book is great, and not just for those who are "barely making it" or "financially frustrated". Although I've been in both of those places in my life, my experience pales in comparison to hers. What I found most illuminating in this memoir of sorts is that Erin talks about the process of barely making it from a Christian perspective: the shame, even within the church, of having to apply for assistance, declare bankruptcy, or ask for scholarships. Erin's experience as a journalist leads her stories to come together well, and be exceptionally well-researched and put together. She just released another book this week, called *You Can Stay Home With Your Kids*, which is mostly about living on one income. I felt that this broader overview of her entire financial journey to date was a great starting point, and I'm looking forward to seeing what else she releases.

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## **Sarah says**

Most people don't talk about finances. And if they do talk about finances, it's because they've got things under control. They don't talk about how they were hungry because the money ran out, they don't talk about much stress and depression their finances put on their marriage, and they definitely don't talk about how they signed up for food stamps.

But Erin does.

She's also the first person in years of struggling financially who was given me permission to not berate myself for not saving enough, for not making the money stretch far enough, and for not finding ways to buy more groceries for less money. Turns out, we have an income problem--not a spending problem, and knowing that is somehow this huge relief!

I've read a lot of Dave Ramsey-type of books over the years, but this one is very, very different. It's truly one of the honest and most vulnerable books I've come across, and it's written to my generation--the generation that graduated college and then had the economy drop out from under us. The things that worked for our parents just aren't working for us, and I'm so excited there are finally voices like Erin's willing to speak hope into those situations!

Thank you, Erin!!!

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## **Brohgan says**

tldr: this book is full of hope, especially for those who are struggling financially. Recommend!

I was a part of the launch team for this book. In the interest of full disclosure, I want to be clear that this book was given to me for free by the publisher to review prior to its release date. However, the opinion expressed here is my completely own.

Over the course of time it took me to read this book, two friends have confessed to me in private conversation that money is very tight. With a mountain of debt, and a paycheck that barely covers the bills,

both of these women expressed a feeling of hopelessness. They were worried sick about their financial future. But, from the surface, you would have no idea that individuals lie awake at night worrying about money!

And, I understand! When my husband and I got married in college at age 20, we had no idea that we would still be paying for our early financial decisions nearly a decade later!

Erin's story is a reminder that even with making wise financial decisions, any one of us could find ourselves in her shoes, living in financial ruin below the poverty level and in need of help to get by. Her timely message is for readers of all socio-economic status: not everyone who is receiving government aid is abusing the system! In fact, we all should be more thankful that these programs are in place!

As Erin and her rapidly growing family are led to their breaking point through the humbling reality of experiencing poverty in the US, they choose to trust God to provide. As their faith is strengthened, so is their hope, and they receive lots of encouragement and help along the way.

Beyond the hope-filled story, the primary reason I recommend this book is because of the practical advice it contains. Erin provides the basics of what kind of help exists today, where to find it, how to live on a budget, how to reduce spending, and how to change our mindsets from "keeping up with the Joneses" to a "New American Dream." Her words are a beacon of hope for anyone who is financially discouraged by lighting the path to help and a brighter future.

PS Can't wait to share this message with my two friends!

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### **Emily says**

More Than Just Making It is a mix between a memoir, a Christian living book, and a book on frugality/money saving methods. I found it to be a quick read, with many practical tips presented. Erin's story is encouraging that even those in desperate financial situations can have hope, because God will provide. The ending, where Erin presents her family's changed financial situation, was hard for me to read while my family is currently in a rough financial patch, only because it seems unlikely that we will be able to reach the level of financial blessing that her family has achieved. I recommend this book for the practical tips from a Christian perspective and for encouragement that things can improve.

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### **Traci Snyder says**

If you have been or are in a tight, stressful or scary financial situation, you should read this book! Erin takes you through her story of struggle, worry, stress, children and God's grace. It is a great read, easy to get into and such an inspiration. I couldn't stop reading.

This book will give you hope for your situation, let you see that you are not alone, point you toward God and His love and provision and give tips on how to budget better, cut un-needed costs and give ways you can help increase your income.

Erin is an amazing writer that pulls you right into her story and allows you a transparent look into what she went through. I highly recommend this book!!!

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### **Alyssa Avant says**

I can't say enough about this book. Erin is brutally honest, open and truly bears her heart and soul with us. This book was one of the most relatable books that I have every read. She really touches on some hard issues that so many of us have struggled with and continue to experience the struggles of in our daily lives. This book will touch many hearts.

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### **Vicky Garland says**

Erin Odem knows our story to well when it comes to family worries, along with the stress of "how will our family make it through from week to week, month to month, and year to year. When grocery supply is low and you scourer the pantry and wonder " what can I throw together for dinner?" She knows it all to well above and beyond seeing Gods Provisions daily through the eyes of her children and family trying to survive and make it on her husbands teacher salary and has let us into her life and heart in telling her story! This comes with practical money saving tips on how to save and pinch pennies and be conservative when it matters. She sees it all the way through and guess what? This family made it through it all with Gods love, grace, strength and hope. I love most all she tells about her relationship with God and how he gave her strength to hold onto hope that there really was something better! He definitely blessed her in and with her writing! This is the type of book that can be read In one sitting! I couldn't put it down and I think its a #1 beat seller all families and churches could learn from and turn the last page walking away with a hope they never knew existed. It makes sure heart feel great! A must read! Pre-order now and you'll be able to enjoy all kinds of free gifts when you order! You have to read this book! Its a sure fire WINNER! I'M SO GRATEFUL AND HAPPY I READ IT AND YOU MUST!

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### **Victoria Wilson says**

This book could not have come at a more perfect time in my life. Over the last two years, my family has realized we are not as financially strong as we thought. We looked at our finances and, as Erin described, realized we had an income problem! I was expecting practical tips for pinching pennies and boosting our family bottom line. While More Than Just Making It did deliver in that area, it also provided a treasure trove of insight and personal experience. Part memoir, which is one of my favorite genres, Erin weaves the story of her own family into the story of her readers. She's keenly aware of the many different financial situations people find themselves in, and addresses those situations with kindness and thoughtfulness. Erin's journalism background is strong in this book, and I appreciated her thoroughness. I highly recommend this book to anyone wondering, "Are we going to make it out of this financial mess? Are we headed towards financial ruin?" You can make it out. And Erin will lead you along the way.

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### **Katie Bennett says**

I really enjoyed this book! Erin is so relatable, and the powerful interweaving of story and inspiration and practical help makes this easy to read and also life-impacting. I recommend it!

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## Dee says

This book unfortunately was not geared to me, and I feel as though the book was missing a cover line that read: Guidance for the Evangelical Christian.

There are some good ideas here for those living through struggling financial times. However, the main message of the book is that God will provide. The author states this over and over and over again. That concept, however, is so situational and is, I think, born from privilege.

I applaud the author for taking on conservative Christian churches that both pity and revile the poor. This is a message that needs to be heard, and she is well positioned to make it.

So much of the book is viewed from a very traditional, conservative viewpoint. Although the author recognizes that women must sometimes work, you cannot miss the idea that women should strive to stay home with their children. The book is told from so much of a Christian viewpoint, that non-Christians (Muslims, Jews, atheists, etc.) would not be able to see themselves in these pages.

I really was hoping for this woman's story. In between the preaching, we get that story, but there are aspects that are clearly missing. We're told many times about the strained relationship between her and her husband, but are never told why their marriage was so strained. Even if she wasn't open to sharing the details, it was mentioned so often that I thought that we would surely find out what the problem was and how it was resolved.

This author is a good person, a good writer, with a story to tell. But it's designed to not be a story for everyone.

NOTE: I read the paperback copy of the book not the audiobook but could not find the paperback version of the book in Goodreads.

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