

'I Work Too Damn Hard to Be This Damn Broke' by Author Hollie Bell-Schinzing Simplifies Personal Money Management

ROCHESTER, NY, UNITED STATES, September 19, 2026 /EINPresswire.com/ -- Author Hollie Bell-Schinzing has released [I Work Too Damn Hard to Be This Damn Broke: Learning How to Budget Your Money](#), a practical personal finance book created for people who want to understand where their income goes and develop a workable plan for saving, spending, and reducing debt. The book provides straightforward guidance for readers facing paycheck-to-paycheck living or seeking a refresher on budgeting fundamentals.

Availability

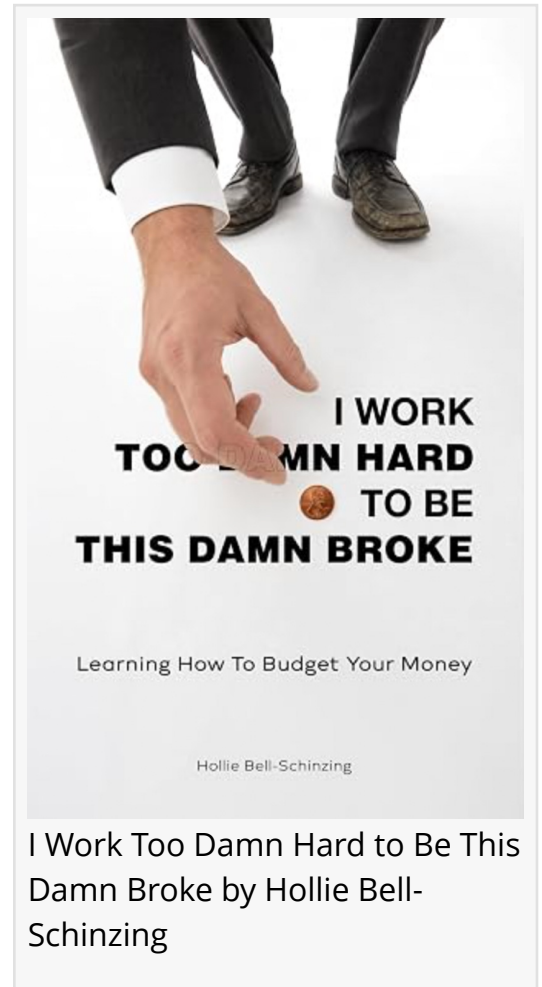
I Work Too Damn Hard to Be This Damn Broke is available on Amazon in Kindle, hardcover, paperback, and audiobook editions: <https://www.amazon.com/Work-Damn-Hard-This-Broke-ebook/dp/B0H3QTQX5W>.

The range of formats gives readers the option to engage with the material at home, while commuting, or during a scheduled financial review. They may also find the title on Goodreads to add it to a reading list or share their feedback.

A Budgeting Method Grounded in Everyday Life

"I Work Too Damn Hard to Be This Damn Broke" addresses common financial challenges through simple explanations and realistic examples. The book focuses on the basic elements of a personal budget, including income, recurring expenses, discretionary spending, savings, and debt payments.

The guidance draws from Hollie's experience of working multiple jobs, carrying maxed-out credit cards, and learning how everyday decisions affect long-term financial stability. She presents budgeting as an accessible process built around accurate numbers, regular review, and choices that reflect each reader's circumstances.



"Many people work extremely hard and still feel uncertain about where their paycheck went," said Hollie, author of *I Work Too Damn Hard to Be This Damn Broke*. "I wrote this book to help readers see their finances clearly, build a budget they can maintain, and take useful steps toward the stability they want."

Designed for Beginners and Returning Budgeters

The book explains that a person can begin budgeting with an income and the ability to add and subtract. Its concise structure allows readers to move through the material quickly, identify relevant ideas, and apply them to their own financial routines.

Readers can use the book to review spending patterns, locate areas where money is slipping away, and assign each portion of their income a purpose. The approach allows room for bills, savings goals, debt reduction, personal interests, and social activities. This balance supports a system that can remain useful as priorities, household needs, and income levels change.

The book may also serve people who received little financial education while growing up. Clear language helps make budgeting less intimidating and gives readers a practical starting point for conversations about money. Here is a recent article published [about the book](#).

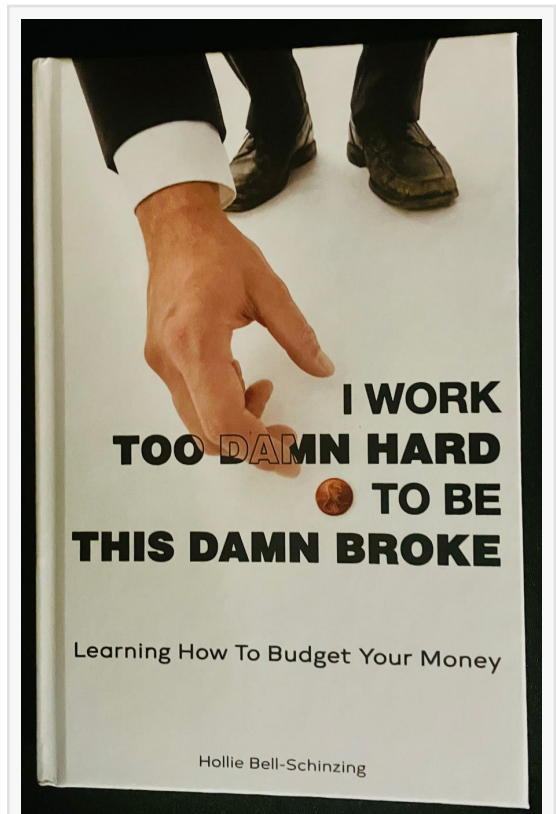
About Hollie

Hollie is an author based in Rochester, New York. This personal finance guide is her third book. Her work is shaped by lessons gained through personal experience and a desire to make important topics easier to understand. She also enjoys reading, planning new adventures, and riding Harley-Davidson motorcycles. During Rochester winters, she uses the quieter season to write and prepare for future journeys.

Hollie Bell-Schinzing

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