



**HOW TO THINK ABOUT MONEY:
A GUIDE TO OUR PERSONAL & COLLECTIVE POWER**
Carrie Joy Grimes

When it came to money, I knew my story: I would never be responsible or smart.

Guess what?

I was wrong.

And if “I’m just bad at it” is your self-story about money, well, friend—first, it’s not true; and second, you are not alone. In fact, that thinking is incredibly widespread. Most of us know we’re doing something wrong and struggle to make things right, and for a lot of companies it pays to encourage the struggle part, because they make a profit off our bad money choices (our spending, our overdraft fees, our monthly interest payments, etc.).

I’m glad to tell you that *you can change that story*. I know, because I did.

THE TWO OBVIOUS THINGS: MORE MONEY AND MORE MONEY SKILLS

My church upbringing taught me the strength of community and collective belief. During college, while working my way through classes, I built another community that had my back—friends who believed in effort, responsibility, and making a difference. After college, I knew I wanted to do work that helped *other* people understand they too had someone on their side, who would fight with and for them to succeed.

That instinct led me to move from waiting tables and tending bar* to a series of jobs in labor unions that helped working people organize to get themselves better pay and working conditions.

I worked for unions from the time I graduated from Northern Illinois in 2001 until 2017. That work took me all over the United States—especially the Midwest and Appalachia—to suburbs, small towns, hollers, big cities. I saw firsthand how hard people worked and how little many of them had to show for it. And it really hit me: That feeling of running in place? It wasn't just me. It wasn't about me. It was systemic. The deal—the one where hard work was supposed to pay enough for a good life—was broken for far too many people.

That got me real fired up.

First, for myself. I started steadily and very intentionally getting better at my money, chipping away at the powerlessness I felt over that part of my life.

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* Everyone should spend at least one summer waiting tables, tending bar, or working retail. It teaches problem-solving and the value of customer service, and also probably would seriously trim back the number of a**holes in America.

And at the same time, I got fired up for others. I talked to thousands and thousands of folks individually and in small groups, in living rooms and at kitchen tables, in churches and break rooms and union halls and local bars, about how they could use their strength in numbers to negotiate for higher pay and better benefits. I spent more than a decade having conversation after conversation about people needing raises to tackle credit card bills, help an older relative, support a family, buy a house, afford doctor visits or medicine, send their kids to college, and retire . . . and it became clear that rising costs meant lots of people were working hard and still living paycheck to paycheck, even on what should be decent salaries.

Two things became obvious:

1. Often, people were just not getting paid enough money to afford the rising costs of a reasonable, decent life, and
2. A *lot* of them had never been taught how to “do money” in the first place.

I saw that increasing financial security requires addressing BOTH of these things, not just one or the other. Those of us who want more financial security must use our strength in numbers to get decision-makers like lawmakers and CEOs to lower costs, raise pay, and make an economy where everyday folks’ hard work pays off. AND we must make sure people learn how to manage their personal money and finances.

I first got serious about my individual money in 2002, when I got myself out of credit card debt. Then I got *really really even more* serious about money in 2007, when Eva was born. I was a thirty-year-old single mom. I knew I couldn’t coupon-clip my way to stability. I had a budget ... but maybe now I needed a bigger plan? With life insurance? And a college fund?

After firing two financial planners who tried to sell me expensive garbage, I realized: Trustworthy money advice for everyday (a.k.a. not rich) people? It's *almost* nonexistent.

So I dug in, found a couple of reliable sources, and taught myself. I saved six months of expenses. I learned to invest. I made a will. I asked for raises and usually got them. Over several years, I built myself a solid financial foundation. And with that foundation I discovered something even better than getting out of the paycheck-to-paycheck Money Emergency Room. I'd never felt it before. I felt a deep knowing that I'm okay, not in financial danger, and because of that, my immediate loved ones are okay, too.

Eating out or splurging on a ballgame or hanging out with my friends without the drag of money transformed those experiences—more laughing, more fun, more friendship, more good life. Those moments motivated me to get out of a bad relationship (*rolls eyes at how long that took*), and I met and married the love of my life, Gregory Amato (former FBI intelligence analyst turned fantasy author and all-around super-interesting, amazing person). I even changed my whole career because I knew I had enough financial cushion to take a big risk.

Getting good at money let me look at the world through different eyes and choose more of what I wanted in my life. It brought me actual, well, joy.

That's why in 2020 I started WorkMoney, a nonprofit with more than nine million members (as of 2026) dedicated to building an America where everyone who works hard can afford to make more choices about what they want. To have some joy. To know someone has their back.

[WorkMoney.org](https://www.workmoney.org) started as a fairly simple website to help people navigate their money mess in the crazy moment of early COVID. It took off because it was a place where everyday folks could get real answers they could trust and real help to make more, spend less, and save more.

But the more our members' questions poured in, the clearer the bigger picture became:

- Financial advice was scattered, unclear, not always trustworthy. And sometimes just plain scammy.
- The “deal” was broken for too many people. Costs for housing, healthcare, and college kept outpacing wages, leaving even full-time workers one emergency away from trouble.
- Existing organizations only tackled slivers of the problem. Unions negotiated higher pay but didn't reach that many people. Consumer clubs scored product discounts but couldn't get rid of all the bank junk fees.
- And hey, in this tech day and age, why weren't more people building financial products and services that would work for us, not just take *from* us?

I kept thinking, *Why isn't there one place that does all that so everyday earners finally have the odds on their side?* That question—and the absence of an answer—spurred me to grow WorkMoney into the sizable thing it is today.

And, having done this work for a long time, I can tell you this: Understanding how your thoughts and feelings show up in your money life, and how you can best deal with them, will determine your financial success.

Here's my framework:

Money = Math + Feelings

That's it. That's the equation.

You can't separate the two. Being good at money is looking at numbers and facts and practicing money skills. AND it's doing those things while feeling hope, and desire, and worry, and fear, and sometimes shame or pride. Being good at money is understanding why you sometimes unthinkingly overspend, and it's building a budget, a plan, and a toolkit that helps you choose what you want to do with your money. You get to decide whether you want to impulse-spend \$200 online at 11 p.m. on a Tuesday for "on sale for a limited time" clothes, or whether you'd rather do something else with that money—a good time out with friends, vacation, retirement.

My goal for you isn't that you choose one thing over another—I have no idea how important those clothes are to you! My goal for you is that you get what you ultimately want.

Money = Math + Feelings
That's it. That's the equation.

TAKING FULL RESPONSIBILITY

Taking care of your individual money is half the solution. But it's only half. Because taking *full* control of your financial life also means doing your part to make sure you and the folks around you have the opportunities and tools you need to earn real financial security.

Taking full responsibility for our money means using the power we have as consumers, employees, voters, audiences, and entrepreneurs to negotiate for the economy we want.

This is when Eva says, *"Ugh, Mom, seriously, do we have to talk about 'the economy'?"* She even makes the finger quotes.

And I say YES! Are you kidding? This is the best part! This is how we make better lives possible!

When I say "the economy," I mean the set of rules and structures that decide how money moves. Who has money, who doesn't, and what they have to do to get it. How much you get paid, what things cost, what's taxed, what help you can get, and who has to go it alone. "The economy" means how money and resources—and power—are distributed in this country.

And the economy isn't some natural force, like the weather or the tides, that we mere mortals can't do anything about. To the contrary—it's choices made by people. And that means we *can change the economy* so that hard work, not luck, is what gets you a good life. Because in that economy, we have power, too. When I say "power" I do not mean in a kumbaya, "a bunch of us will tweet our way to a better future" sort of way. I mean real, practical power—strength in numbers—in our roles as consumers and employees and as voters and neighbors and entrepreneurs.

As I see it, we have five big levers:

- 1. Market Levers**—as consumers and members of huge groups
- 2. Audience Levers**—as viewers, followers, and culture makers
- 3. Political Levers**—as voters, neighbors, and constituents
- 4. Entrepreneurial Levers**—as builders, inventors, and business owners
- 5. Labor Levers**—as employees and workers

Read the ideas below, then tell me what you think—I've got links for that in each section.

MARKET LEVERS: AS CONSUMERS, WE CAN LOWER PRICES

When millions of us come together, we can act like the biggest buyer in the room. Companies give discounts to big customers all the time—the government, corporations, universities, the AARP. There's no reason everyday people shouldn't get the same treatment.

We could negotiate for lower costs on:

- Groceries
- Health insurance, car insurance, and home insurance
- Prescription drugs

- Utility bills, cell phone and internet plans
- Streaming subscriptions (Netflix, Hulu, YouTube TV, etc.)
- Travel deals (hotels, rental cars, airfare, etc.)
- And—one of my FAVORITE ideas—we could negotiate with banks and credit card companies for lower fees, lower APRs, and less predatory fine print.

Most of these ideas aren't just nice-to-haves; they're essential for a good life. And with the right scale and organization, these essential things don't have to cost so much. If thirty million, forty million, fifty million people band together, that's a huge market.

What do you think we should bargain to make cheaper?

Tell us your ideas at thejoyofmoney.com/cheaper or through this QR code:



When millions of us come together, we can act like the biggest buyer in the room.

AUDIENCE LEVERS: USE OUR ATTENTION TO SET PRIORITIES

Media platforms like Facebook and YouTube profit from our attention—what millions of us decide to look at, click, and share. Our collective eyeballs can set national priorities, frame debates, and control the environment in which decisions are made.

We can:

- First of all, make and watch our own content about money, finances, and the economy that gives us the info we need and tells the stories we want told.
- Ignore, mute, or click away from content or people who try to sell you things you don't need, or who make you feel angry or afraid or alone. It will make YOUR day better, and once millions of us are doing that, it will show the platforms that we want less of that nonsense.
- Require social media platforms to manage themselves so that clicks and views don't automatically favor outrage and lies and partisan nonsense. They already put their thumb on the scale for profit, so let's make the platforms work better for us, too.

What do you think we should do with our attention? I would love to know what you think—tell me at thejoyofmoney.com/attention or through this QR code:



POLITICAL LEVERS: VOTERS CAN MAKE THE ECONOMY WE WANT

We are not stuck with this economy. When large groups of citizens insist on change, policy shifts. (You think child labor stopped on its own, or overtime pay raised itself?)

Let's elect people and pass laws that do commonsense things like these:

- Make sure every full-time job covers the basics and enough for a good life.
- Tax everyone fairly and stop borrowing money to run the government.
- Build more housing. Launch more lending programs for first-time and middle-income homeowners.
- Limit credit card interest rates and stop penalizing credit scores for medical and long-term student debt.
- Make healthcare and medication affordable, period. No one should have to pick between prescriptions and groceries.
- Boost small businesses: Lower credit card swipe fees, simplify permits and taxes.

What would you vote for? I would love to know what matters to you—tell me at thejoyofmoney.com/whatmatters or through this QR code:



ENTREPRENEURIAL LEVERS: WHAT WE CAN BUILD AND INVENT TO GET AHEAD

Negotiating better deals is just the start—we can be creating better systems, too. That means inventing, funding, and owning our own solutions to financial problems. We can:

- Build our own nonprofit-backed company to negotiate lower bills—like cable, cell phone, internet, medical, etc.
- Launch a service that tracks, researches, and negotiates all your insurances every year—home/rental, auto, life, healthcare—to avoid paying more as rates creep up.
- Create a finance app that helps you make money choices (saving, investing, paying down debt, etc.) customized to your individual income and spending data—and build in the ability to negotiate for lower bills and cancel services.
- Develop a price-tracking tool you can use to find the best deals on essentials.
- Open our own banks and investment companies designed to help everyday folks build wealth instead of making money for someone else.

What product or service do you wish existed? I would love to hear your ideas—tell me at thejoyofmoney.com/ideas or through this QR code:



LABOR LEVERS: WORKING PEOPLE CAN MAKE THEIR JOBS BETTER

Working people should make enough to support themselves and their families, and the best way for us to make that happen is to have some say in our working conditions.

I want us to:

- Invest in better job training and apprenticeships, especially for those of us without a four-year college degree.
- Make it so we can take benefits like paid leave, health insurance, and retirement from job to job, especially if we work as independent contractors.
- Enforce and expand laws that keep jobs good jobs. Bosses who don't pay a full paycheck or allow unsafe conditions should be prosecuted, fined, and taxed—not just frowned at.
- Make sure we have what we need to fix things. When jobs don't pay enough, aren't safe enough, or have low/no benefits, let's make it easier for folks to join unions without fear. Here's my old job talking, but Americans in a union make 17 percent more than those with the same job and no union.

What would you or your loved ones want to change about a job you have or had? I would love to know about your experiences—tell us at thejoyofmoney.com/change or through this QR code:



FROM IDEA TO REALITY

When I started WorkMoney, I wanted to make a single organization that everyday Americans knew would have their backs. I wanted it to do it all: share trustworthy money information, use our numbers to bargain cheaper essentials, build the money tools we needed, and marshal voters around pocketbook issues. I wanted an organization that was big enough, fast enough, and willing to fight for everyday Americans.

My team and I have built WorkMoney to do all of that.

I wanted an organization that was big enough, fast enough, and willing to fight for everyday Americans.

If you're already active in an organization that fights for your wallet, wonderful—please, lean in and grow it! If not, we have a seat for you. Here's why having a large organization matters: One family can't walk into a giant healthcare organization and demand a lower premium, but five or ten million households pooled together can negotiate a bulk rate, the way big employers do. One shopper switching mobile-phone carriers barely registers; but a huge, coordinated block of shoppers from all fifty states can bargain with those carriers to drop prices.

And when tens of millions of members—voters and constituents—show up in one place demanding change, that influences what lawmakers will do. It moves pocketbook issues from “someday” to the top of their to-do list.

Do you think we are more or less likely to get something better if we just *hope* costs come down . . . or if we use our tens-of-millions-of-people power to demand better as consumers? If we also flex our political muscle to vote out people who don’t get it, and vote in people who do?

What if we start our own companies, which we control, which are built to succeed by serving us? And we make sure we all have the info we need to understand our consumer and voter choices? Organization turns our individual frustration into bargaining leverage and voting power.

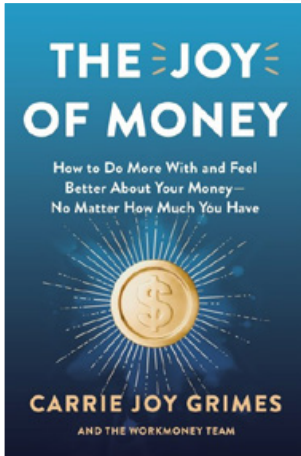
At this writing, WorkMoney has more than nine million members. I want WorkMoney to keep growing and building power. I want to make sure everyone has the info they need to raise their incomes, lower their costs, and make the best money decisions possible.

Sign up at workmoney.org/signup to get our texts and emails that help you make more, save more, and spend less. Get more dollars in your pocket, and help build an America WE want.

Let’s stop with the politics of left and right, and start with the politics of what’s best for us and our families. Let’s use our strength in numbers to lower costs, raise incomes, and build a country where everyone who works hard can afford to live a good life. 🇺🇸



Info



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ABOUT THE AUTHOR

Carrie Joy Grimes is the founder and CEO of WorkMoney, a national nonprofit building an America where hard-working people can afford a good life. A former union organizer who helped win higher wages and better benefits for millions, Carrie Joy now channels that same people-first energy into practical money advice and strategies to raise incomes and trim costs for millions of everyday Americans. She lives in the Pacific Northwest.

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