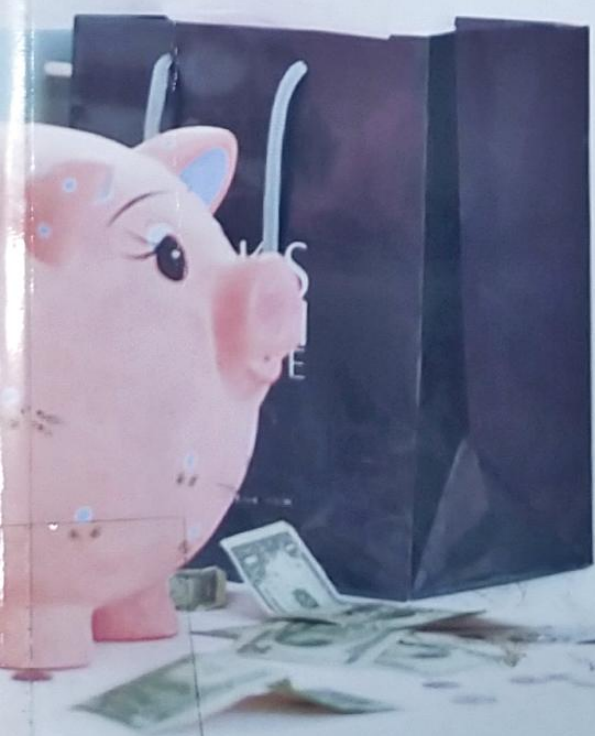
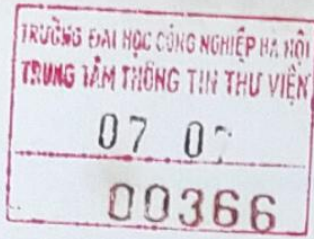


# CASH INTHECITY

**Affording Manolos,  
Martinis, and Manicures  
on a Working Girl's Salary**



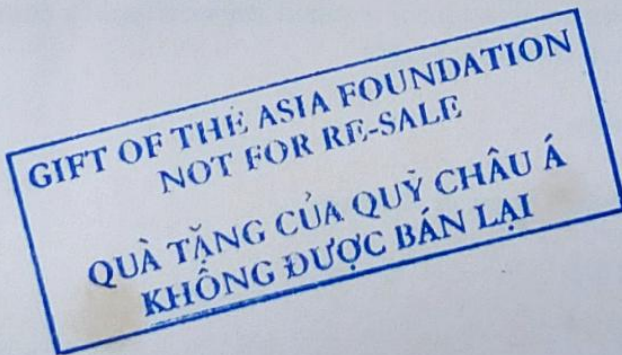
**JULIETTE FAIRLEY**



# Cash in the City

## Affording Manolos, Martinis, and Manicures on a Working Girl's Salary

Juliette Fairley



JOHN WILEY & SONS, INC.

This book is printed on acid-free paper. ∞

Copyright © 2002 by Juliette Fairley. All rights reserved.

Published by John Wiley & Sons, Inc.

Published simultaneously in Canada.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning or otherwise, except as permitted under Sections 107 or 108 of the 1976 United States Copyright Act, without either the prior written permission of the Publisher, or authorization through payment of the appropriate per-copy fee to the Copyright Clearance Center, 222 Rosewood Drive, Danvers, MA 01923, (978) 750-8400, fax (978) 750-4744. Requests to the Publisher for permission should be addressed to the Permissions Department, John Wiley & Sons, Inc., 605 Third Avenue, New York, NY 10158-0012, (212) 850-6011, fax (212) 850-6008, E-Mail: [PERMREQ@WILEY.COM](mailto:PERMREQ@WILEY.COM).

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering professional services. If professional advice or other expert assistance is required, the services of a competent professional person should be sought.

ISBN 0-471-20981-3

Printed in the United States of America.

10 9 8 7 6 5 4 3 2 1

# Contents

Foreword	ix
Acknowledgments	xi
1. Introduction: The Single, Urban Woman Landscape	1
2. Money Missteps to Avoid	11
3. Stretching Your Dollars	21
4. Your Home or Your Heels	29
5. Buying a Home	45
6. Tools of the Beauty Trade	61
7. Movin' On Up	75
8. Big Bucks for Businesswomen	87
9. Money, Men, and Love	103
10. Plan B for Backup Money	111
11. Plastic Can Be Drastic	119
12. Computer Cash	139
13. Borrowing Against Tomorrow for Today	149
14. Ladies Who Lunch Without Loot	161
15. Girlfriend: Get in the Game! Using Investment Clubs to Create Cash	179
Appendix	193
Index	215