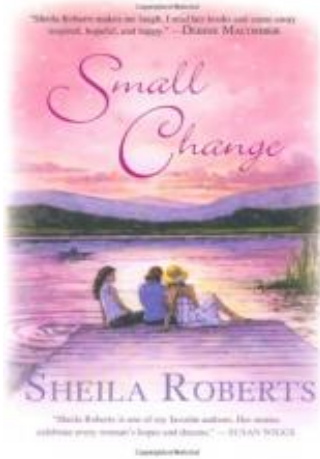


# Small Change

by Sheila Roberts

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## About the Book

Rachel, Jessica and Tiffany share a secret at their weekly crafting group --- that they all have money problems --- like MAJOR money problems. Whatever the cause may have been, whipping out the plastic too many times, career trouble, divorce, they decide to band together to put an end to their common problem once and for all.

As they struggle to bring balance back to their checkbooks and their lives, they learn some important lessons --- that making a series small changes in one's daily habits can make a world of difference --- and that some things in life, like good friends, are truly priceless.

## Discussion Guide

1. Each of the characters in this book has a financial Achilles heel. With which woman did you most identify and why?
2. Have you ever rationalized making a purchase that, deep down, you suspected you shouldn't really make?
3. If you had an opportunity to make a comment on Rachel's money blog what would you say?
4. What was the biggest money mistake you ever made? How did you fix it?
5. Have you ever given your children money or expensive gifts out of guilt?
6. What is the most unusual job you've ever had?
7. Have you ever thought outside the box for holiday or birthday presents? If so, what was the best gift you ever gave?

8. Do you think Tiffany's husband was justified in leaving her?

9. Experts say we should have the equivalent of three to six months' salary saved up in case of job loss. Jess and her husband, obviously, hadn't prepared well for such a contingency. If the major bread-winner in your family were laid off today how would your family fare?

10. What is your best money-saving tip?

## Author Bio

Sheila Roberts is the author of more than 50 novels, including ON STRIKE FOR CHRISTMAS, which was made into a Lifetime Network movie. Also adapted for the small screen, Sheila's THE NINE LIVES OF CHRISTMAS is a perennial Hallmark channel favorite, and CHRISTMAS ON CANDY CANE LANE debuted on TV in December 2022. The author has sold more than three million copies of her novels. Before launching her author career, Sheila owned a singing telegram company, wrote music and played in a band. A cancer survivor, she resides in Washington state with her husband, who is also an author. For more information about Sheila, visit [www.sheilasplace.com](http://www.sheilasplace.com).

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