

Dear Human,

Hi! I'm Berna. I wrote the book you're holding, *Money Out Loud*, which (hopefully) teaches all the money sh\*t no one taught us before. In a world where nearly all our ~financial experts~ are (pardon my Bay Area) hella male, hella pale, and hella stale, I didn't see anyone who looked, sounded, or lived like me in any other forms of financial education. So, I made *Money Out Loud* for the rest of us.

You know how they say "pull up a seat at the table"? This book is the Bluetooth-speaker, parking-lot party outside, which everyone knows is way more fun, anyway.

But the whole point of writing this book was not to give a hot-breath lecture of Hard Facts and Sick Hacks about money. I'll tell you right now: All the essential money How-To's in here? You could Google them. That's how I learned it.

What makes this book different is the plethora of personal stories in every chapter. It's the fact that everyone, including you, has a money story worth sharing. And that story has nothing to do with how much money you do or don't have.

It's about what you didn't learn about money in school, but what you *did* learn at home. It's about your experiences with money, all the triumphs and the flops. It's about how all those experiences turned into the habits, shame, and fear that you can't seem to shake. And it's about what you'd do—how you would rest, or whose freedom you would fight for—if you could take back the power of your money.

But this book won't work without *you*, the reader, bringin' in all that good stuff. So could you do me a favor and think on those things, just for a second, before you turn the page? And could you send me a little mental text of what you come up with?

Sweet. Super glad you could join the party. Wouldn't be the same without you.

Love, closed wage gaps, and refunded fees,  
Berna