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~~She's helped countless people transform their lives with her book, "Money Honey: A Simple 7-Step Guide for Getting Your Financial \$hit Together." Growing up in a household on a strict budget motivated Rachel to learn everything she could about money management from a young age. Rachel began investing in the stock market at age 18.~~

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~~Rachel Richards is the best-selling author of "Money Honey: A Simple 7-Step Guide for Getting Your Financial \$hit Together." She is an entrepreneur, professional speaker, and investor. In her newest book, "Passive Income, Aggressive Retirement," Rachel dives deep into At age 27, former financial advisor Rachel Richards quit her job and retired.~~

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~~Description. Money Honey is a walkthrough to the delicate world of personal finance and the road to financial freedom. As the title suggests, the book presents a seven-step guide to help you fix your financial leaks and live a financially secure life by making sound financial decisions.~~

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Passive income is money earned with little to no ongoing effort. Don't get me wrong: it's no get-rich-quick scheme. It does take time or money to create. But once your passive income exceeds your living expenses, you are retired. #Micdrop.

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Rachel Richards wrote her book, "Money Honey: A Simple 7-Step Guide for Getting Your Financial \$hit Together," to address the disconnect she saw between her generation and financial literacy. Photo courtesy of Rachel Richards When Rachel Richards was 11, her parents sent her to a water park for summer camp, much to her dismay.

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