



Small Change

Sheila Roberts

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Take a trip to the charming little town of Heart Lake, and meet three best friends who you'll never forget...

Rachel, Jessica and Tiffany have money problems--major money problems. Tiffany's whipped out the plastic one too many times, and now a mountain of debt is about to come crashing down on her. Jessica's husband lost his job--thrusting this longtime stay-at-home mom out into the cold, cruel workforce. And Rachel's divorce has transformed her from an upper-middle-class mom to a strapped-for-cash divorcee. What are three best friends to do?

Get financially fit, that's what! Together, Rachel, Jessica and Tiffany start a financial support group called The Small Change Club--challenging each other to bring balance back to their checkbooks, and their lives. Even though frugality is a lot harder than they ever imagined, these women are about to learn some very important lessons: that small changes can make a big difference...and that some things in life, like good friends, are truly priceless.

Small Change Details

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From Reader Review Small Change for online ebook

Jennifer says

From my blog...[return]Small Change by Sheila Roberts is a novel which tackles serious issues faced by three families while maintaining an upbeat, often witty and wonderful look into these very realistic situations, families and believable characters. Tiffany is the youngest of the three friends at 25 years and married to Brian, whose job is on the line due to cutbacks. Tiffany works as a manicurist and shops to fill a deep and personal void in her life; she is of her account, a world-class bargain hunter. Rachel is a 40-year old divorcee who is struggling to raise her two children, David and Claire, and she recently found out she would not be teaching full-time in the fall and her ex-husband Brian is not quick to offer financial help. Last but not least is Jessica Sharp, a 44-year old stay at home mom, married to Michael whose bank has been sold and it looks as though he may soon be out of a job. To further complicate things, their youngest son, Mikey has moved back home after losing his job. Jessica is forced to re-enter the workforce after decades of caring for family. Roberts has created a delightful novel, which is not only educational and enlightening, but also exceedingly enjoyable. I do not want to give too much away in my review, so I shall try to keep this brief, although brevity is not my strong suit. Tiffany, Rachel and Jessica are each facing serious financial complications and are doing their best to head them off. Each of the three friends are in different stages of their lives, yet have a common bond. Soon their Friday night crafting session turns into The Small Change Club, where they work together to find ways to cut corners and save money, a do-it-yourself through library books financial class as well as a support group for each other, since each woman spends in different ways and for different reasons. Roberts does an excellent job at creating a cast of delightful women that I personally would enjoy being around and while I identified most with Jessica's character, all three personalities intertwined create an overall picture that I believe most women will be able to relate to on some level. Small Change is not only helpful, but also insightful, a delight to read and filled with the complex dynamics that make up each character's family life to keep the reader fully engaged. I highly recommend Small Change to anyone.

Clare says

When you laugh by the second page, that's a good sign that you'll enjoy the book. But I was also wincing in sympathy by the end of the first chapter.

If you liked the Shopaholic series, this is the updated version: Frugalistas or Recessionistas.

Tiffany has been struggling with infertility and is a compulsive bargain hunter.

“As far as Tiffany was concerned, the three sexiest words in the English language were *fifty percent* off. She was a world-class bargain hunter (not surprising, since she'd sat at the feet of an expert- her mom), and she could smell a sale a mile away.

Good as she was at ferreting out a bargain, she wasn't good with credit cards. It hadn't taken Tiffany long to snarl her finances to the point where she and Brian had to use their small, start-a-family savings and Brian's car fund to bail her out.”

Jess and her husband chose to stay in Heart Lake after he lost his job and now Jess has to find a job at age 44

after being out of the work force for years. Her wardrobe is sparkly pink tank tops and flip-flops and her typing skills are abysmal.

“She thought of having to face that one-hour commute on a regular basis and shuddered. You don’t have to find full-time employment, she reminded herself, something part time will do. Nothing at all would do better. She really wasn’t cut out to be an office drone.”

And Rachel is a newly-divorced mother, scared to say no to her kids’ constant demand for stuff after the divorce.

“She needed another prince like she needed a third boob. She already had her hands full with Aaron, who was as lousy an ex as he once was a husband – always late with his child support payments, but still managing to come up with money for presents for the kids and frequent trips to Pizza Heaven to ensure his status as the favorite parents. She’d been coping with all of that, pretty much, but now she’d been set adrift in a leaky raft on a stormy financial sea. Was she a survivor?”

So these three neighbors, who are all struggling financially, change their Friday night craft nights into the Small Change club, determined to improve that small financial changes can make a big difference. Tiffany starts a small e-Bay business, with delightfully funny results, Rachel starts a popular blog with real recipes I plan to use, and Jess always reminds herself (and us) what is most important – a loving family, health and togetherness.

Easy to read, well-researched, and authentic, this book has something for everyone, even some solid financial advice. But you’ll have to read the book yourself to get those gems.

What I especially liked is that while this book had an essentially happy ending, it was not a typical story-book ending. The problems were solved in a realistic way that, while not ideal, certainly made sense. It’s not as fluffy as typical chick-lit, not as righteous as the Christian fiction I read but instead was a story of solid friendship in the middle of financial hardships.

Pam says

Small Change is by Sheila Roberts, a Goodreads author. It is a unique book in that it deals with finance.

Three friends find themselves in a monetary bind for different reasons. Tiffany is addicted to using a credit card and runs up two more cards which her husband does not know about. She uses spending as a crutch to fill the space caused by her miscarriage. However, she only buys good bargains. Jessica's husband loses his job and is unable to find another one. Now this stay-at-home mom must now enter the workforce if anyone will hire her. Her passion is music and she joins a girl band to make additional money. Rachel faces hardship due to a divorce where her dentist husband hid his income from the courts. Now he uses his money to bribe his kids into coming to see him. Rachel spends money she doesn't have to try to buy her kids love too. Together the three friends try to curb their spending sprees and get their lives back on track.

Michelle Robinson says

I was really looking forward to reading this book. I had to wait on it to arrive at my local library. Unfortunately this book left me feeling a little blah... It wasn't bad but I could not really connect with characters as I would have wished to.

I saw a theme in the characters of this book that I am seeing more and more lately. It seems that even when the men in the women's lives treat them well, with dignity and respect, the women blame the men harshly when the men don't behave just as they expect them to. I felt some of Tiffany's remarks about her husband were a perfect example.

I was really frustrated with Tiffany. I understand that shopping can be a compulsion. I personally know that shopping can make one feel better, in the moment. I know this can be addictive, however, when Tiffany refused to face her issue and became angry and blaming toward her husband when he could no longer deal with it, I found that extremely unfair. It seems that she wants to hold her husband to a much higher standard than she was willing to hold herself. That really bothered me and I found that I could not like her.

Jessica is a hard working single mom with an unsupportive ex-husband. I'm telling you, I think I've read that story before. Sometimes a well used idea is still interesting but not this time for me.

Jessica also did something that really bothered me, again it seemed that while expecting the man she meets to respect and honor her needs she became accusatory and disrespectful when he presented her with something that he needed for him to feel secure. I HATE double standards and it feels like in women's fiction, they are there everywhere.

The other characters had interesting life stories but I never really totally connected to either of them. This seems to fall into that same formulaic, reusite 3 to 4 women characters that has been popular since Terri McMillan wrote, "Waiting to Exhale". I understand following a trend that works but I think I am just need to read something that is new and fresh.

This is a good novel and the theme is timely I don't know maybe I will read it again a year from now and love it.

Catherine says

This is the story of three friends who learn to work together to help each other to solve their financial problems. The story shows that there is hope for all of us. Loved the book.

Mary says

Small Change is about three women - Rachel, Tiffany and Jess - who are friends and neighbors. For different reasons they find themselves on the same financial boat and it is beginning to sink. Rachel, a divorced working mother of two, is coming to the end of a long-term substitute teaching job and can't find another job. Tiffany works at a salon and has a shopping addiction that she tries to hide from her husband. Jess,

housewife and former stay-at-home mom, has a jobless grown son living at home and a husband who is about to lose his executive job. These women need money. Yesterday.

Sheila Roberts' latest novel holds a mirror to an issue faced by many people these days: financial difficulties due to job loss and related fall-out. Trying to compete with her ex, Rachel spends money on her children for things they really don't need because she feels guilty saying "No" to them. She realizes that the unnecessary spending has to stop when she sees the end of her paychecks looming. Tiffany loves finding a bargain and she finds herself in trouble when she can't pay her credit card bills - the cards she promised her husband she wouldn't use anymore. She's at the point of hiding purchases from her husband. Jess has a boomerang kid who sleeps until noon, surfs the web for a few hours looking for a job, and then heads out for the night to party with friends. That drives her husband crazy and results in shouting matches between father and son. On top of that, her husband's bank has been bought out and he's about to lose his job. Talk about stress!

In the past Rachel, Tiffany and Jess would meet weekly to make a craft, talk, share a bottle of wine, etc. In light of their financial situation they turn the weekly gabfest into brainstorming sessions for ways to bring in more money and improve things at home. There are moments of tears and lots of moral support as they start to figure out why they spend and begin to work their way out of their money troubles. It's not an easy journey but the three women cheer each other on as they face the challenges along the way.

I think everyone can identify with at least one of the characters or knows someone just like one of the women. Because of that, *Small Change* would be a great selection for a book club. In typical Sheila Roberts style it is entertaining while addressing a serious topic. Roberts offers her characters (and readers) suggestions for cutting expenses and how to live well on a budget. I'm looking forward to trying a couple of her ideas myself!

Victoria says

I was actually looking for a different Sheila Roberts book and found this one! And with the economy the way it is now, a lot of these tips would be a great idea! You have three friends; Tiffany, married to Brian, who justifies the money she is saving when she buys grand items on sale but then hides the credit cards and the items from Michael; Jess, married to Michael, who hasn't worked in over 20 years, though she is a talented musician; and Rachel, the divorced mother of two who tries to compete with her ex-husband and his new wife's extravagances. They decide to check out some library books on how to save, budgeting and money management and change their weekly arts and crafts meeting to a money saving meeting. I loved the way the author not only shared the money saving tips, as Rachel begins a blog, but the characters are actually putting those tips to use. From having a clothing swap party to hunting for bargains at garage sales to Tiffany selling items on Ebay to pay off her credit card debt after Brian leaves her. Jess and Michael have their own struggles as they decide not to take the opportunity for a promotion which meant moving to Ohio and Michael loses his job and Jess becomes the sole breadwinner. Add in their adult son, who is back at home because his own job hunting ventures have not panned out and a confrontation between father and son results in the son moving out. Meanwhile, Rachel plans low cost fun for her kids but soon competes for a trip to New York and Disneyland with their father and his wife, but she relents and decides it will be good for the kids to spend time with their grandparents and they will most likely shower the kids with gifts and school clothes. Soon, a gorgeous man starts working on the house next door and he and Rachel hit it off, with both of them coming up with ideas for cheap dates. Assumptions are made and you start to worry how things will turn out but you'll have to read the book to find out. Tiffany succeeds in paying off one of her credit cards and Brian returns, acknowledging he was, excuse me, an ass and he's so sorry for hurting her. Jess, along the temp job trail, takes a job as keyboard player for an all girl's band who hit the club circuits but it's not enough

to keep their bills afloat so Jess and Michael end up moving in with Michael's mother, something no woman wants to do no matter how much you love your mother-in-law. All's well that ends well, yep, leaving you right here as these friends help, love and support each other in keeping their finances under control but still have scads of fun in the meantime!

Jonita says

Rachel, Tiffany, and Jessica all have money problems. Rachel is a divorced mother of two who is losing her temporary teaching job. Her ex-husband and his new girlfriend seem determined to buy their children's love, and Rachel feels the need to keep up with them. Tiffany has filled the hole in her life left by two miscarriages with "stuff", and shopping takes up much of her time. When her husband finds out about her secret credit cards, will he stick around? Jessica has been a stay-at-home mom for years, but her kids are all grown up now and her husband finds himself out of a job. Either Jessica finds something soon, or else they'll have to move to Ohio. These three women, both friends and neighbors, band together and are determined to find ways to save and make more money. The journey won't be easy, but in the end they may learn more about themselves than they thought.

Small Change was a fun, fairly entertaining book. I enjoyed the fact that the women in this book aren't perfect, and that they continue to slip up with their spending despite the fact that they are holding one another accountable. The three women are so different, and all have different problems related to money, so it's interesting to read about how they all cope. Roberts' humour shines through and she had me laughing out loud.

The only problem that I had with the book was that, at times, I found the dialogue a little stiff. I've read so many absolutely fantastic books lately that I find myself comparing anything that I read to them, so any stiffness in dialogue or writing bothers me. I also found it a little bothersome that whenever one of the women had a problem, they dealt with it by breaking out the chocolate. Don't ask me why I found that annoying because I've done that myself, but it seemed to me that it was the only way that they dealt with things.

Overall I would recommend this one if you're looking for a light beach read. There are some serious moments in here, but rest assured that there is a happy ending.

Shyla says

I liked this book a lot more than I thought I was going to. I got it from a friend when I was desperate for something, anything to read and thought it looked like a fast chit-lit sort of book which are not usually my favs. I was pleasantly surprised to find that it was deeper than that and I came away with some great things to consider.

The book is about three women, all good friends and neighbors, who through different circumstances find themselves on a tight budget. One of them is a divorced single mom, another has a shopping addiction and the third is a stay at home mom and wife whose husband has lost his job. All are upper to middle class suburban regular women and it was very easy to connect and relate with them. They come together and instead of their normal craft club they instead start the Small Change club focusing on finding ways to save

money and holding each other accountable for their spending.

I loved the friendship they shared, I loved how honest they could be with each other and how much they supported one another. It's not always easy to find real friends like that. I loved the theme of the book, that it's not what you can afford or how much money you have that makes you truly happy, its the people in your life that matter. In this world we now live in I think most everyone can relate to finding yourself short of money and this book really paints a great picture of friends coming together to do something good for each other, their families and themselves.

Judy Morgan says

Great story and some really good advice on finance.

Teena in Toronto says

This is the story of three friends/neighbours who are having financial difficulties (their ages range from mid-20s to mid-40s).

Tiffany and Brian have been trying to have a baby but have had no luck. To console herself, she shops ... and shops and shops and shops. She has even maxed out a couple credit cards that Brian doesn't even know about. To make things worse, Brian may be losing his job and they need to cut back.

Rachel is a divorced teacher who was filling in on a maternity leave. Unfortunately, the teacher is coming back to work and Rachel is now out of work. Her ex-husband is a dentist who showers their two kids with gifts. Rachel feels guilty and tries to keep up even though she financially can't and shouldn't.

Jess is a stay-at-home mom and wife of a bank executive, Michael. When Michael loses his job and with their adult son, Mikey, unemployed and living at home, Jess has to figure out what skills she has so she can enter the job market.

They start meeting once a week so they can work on how to live more frugally and doing what they have to do ... picking berries to make jams for gifts, shopping at secondhand stores for clothes, etc. Rachel starts a blog to share their experiences and recipes to readers on the Internet (but also to us who are reading the book).

I've read a few books by this author. I liked the writing style of this one and thought it flowed well. It's a nice story of a friendship between three women ... I liked how they were always there for each other emotionally and financially. Except for a couple instances of "sh\$t", the language isn't offensive to readers and there is no "adult activity".

I had a hard time relating to Tiffany. Even though Tiffany knows the dire financial situation she and Brian are in, she continues to shop and even gets mad at Brian for getting mad at her. She's been bailed out in the past by her husband and parents yet continues with this behaviour. I didn't have a lot of sympathy for her and felt bad for Brian. I thought her fear of bears was silly.

At first, I wasn't a fan of Jess. She had had a nice life as a pampered wife. I started liking her more as she got more resourceful and got more grounded to her situation.

I found Rachel the most realistic ... until towards the end. I thought her assumptions about Chad, her struggling new neighbour, strange ... I figured out right away what his deal was so wasn't surprised when the truth came out. Their relationship seemed really rushed and I found it hard to believe that she was expecting a ring so quickly.

I'd recommend this book, especially if you are looking a story about friendship.

Blog review post: <http://www.teenaintoronto.com/2014/02...>

Jennifer Landes says

Just about everyone has experienced financial hardships at one time or another, so this book is really easy to understand what the characters are going through. It's an easy read and fun to see how each woman learns and grows.

Linda Smatzny says

This is a story about three women who are having money problems and what happens over the course of a year. The women are Rachel, divorced with two children, who has only part time employment, Tiffany, married with a need to shop, and Jessica, married with two grown children and a husband who is laid off. The women are neighbors and pledge to help each other. The book was a quick easy read.

Shelley Lawrence says

3.75 stars

This was a cute, inspiring story about friendship, overcoming life's challenges together and making changes even when you think you can't. "Small changes, big difference"... it's a message I needed to hear and sometimes you need a light, quick read with a positive message to set you right.

Julie says

Book
