

2024

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Recommended Citation

Fraser Regan, C. (2024). Book Review: Unf*ck Your Worth: Overcome Your Money Emotions, Value Your Own Labor, and Manage Financial Freak-Outs in a Capitalist Hellscape. *Journal of Financial Therapy*, 15 (2) 6. <https://doi.org/10.4148/1944-9771.1434>

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Book Review

*Unf*ck Your Worth: Overcome Your Money Emotions, Value Your Own Labor, and Manage Financial Freak-Outs in a Capitalist Hellscape*

Courtney Fraser Regan, CFP®

Harper, F. G. (2020). *Unf*ck Your Worth: Manage Your Money Emotions, Value Your Own Labor, and Manage Financial Freak-Outs in a Capitalist Hellscape*. Microcosm Publishing.

*Unf*ck Your Worth* by Dr. Faith G. Harper is a realistic guide to navigating the financial landscape of today's world. This book is not about getting rich quickly or about placing blame on the individual as to why they may not be experiencing financial success. Instead, this book helps readers understand why they think the way they do and why they may be struggling under the current framework of society. It also offers guidance on what they may be able to do in light of this reality. This book is intended for readers who feel they are struggling with money and works to resolve readers' emotional relationship with finances. While it is primarily written for readers who are overspending, there is an acknowledgment that underspending can also be a problem, and it offers some tips here as well. The book encourages radical acceptance of one's situation and coming up with the best plan moving forward.

Dr. Harper is a Licensed Professional Counselor Supervisor (LPC-S), Certified Sexologist (ACS), Applied Clinical Nutritionist (ACN), and holds a Ph.D. in Counselor Education and Supervision. As stated on her publisher's website, she also holds postdoctoral certifications in sexology and applied clinical nutrition and is trained in yoga, meditation, breathwork, and mindful movement. In the past, she has worked in academia, community mental health, and private practice as a licensed professional counselor" (Harper, n.d.). While this book offers advice about financial content, it is approached from the viewpoint of a mental health professional.

In Part One, Dr. Harper details how our money emotions and values can get disordered in today's society. She outlines how systemic wealth inequality and poverty have long-term impacts on money beliefs and can contribute to Financial Post-Traumatic Stress Disorder (PTSD) later in life. She demonstrates how the Industrial Revolution impacted our relationship with work, specifically, work for pay versus unpaid household labor, and goes on to say that our brain wiring, which made sense pre-Industrial Revolution, may not make sense in today's world. She explains how our life experiences can have long-term impacts on our money emotions, such as having experienced Coercive Financial Control. She suggests that money could be thought of as a tool for energy exchange and that greater optimism can

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lead to more happiness overall. Lastly, in this section, Dr. Harper offers an empathetic view on money and addiction, detailing how Compulsive Buying Disorder and Gambling Addiction may be impacting one's financial success and what treatments can be sought out if either of these resonates with the reader. Dr. Harper does a great job laying the foundation for understanding why our money emotions and values are the way they are before offering up advice on what can be done about it.

After detailing what contributes to how we feel about our financial worth, Part Two of *Unf*ck Your Worth* moves on to outline specific actions readers can take. While many of the strategies outlined in this book are directed toward overspending, Dr. Harper kicks off this section by noting that underspending can be just as problematic as overspending. She then offers a step-by-step strategy for building a values-based budget: focusing on values first, building a dream budget, and then prioritizing this down to a functional budget for the reader's financial picture. In addition to helping build a budget, Dr. Harper provides some great strategies for non-traditional spending and income (such as bartering, clubs, or non-traditional libraries), which can help make important ends meet when monetary resources may be limited.

Importantly, Dr. Harper offers techniques for setting boundaries with others regarding one's new budget, whether with family members or friends, so readers can be prepared before family or peer pressures influence spending. This involves having a plan in place ahead of time so that readers aren't thrown off when a request comes their way. For example, Dr. Harper suggests offering a friend a free event instead of one that costs money, stating that it is acceptable to opt out of a family gift exchange or skip a portion of a group event (like attending the movie but not dinner). She additionally provides advice on income, starting by having readers list all the ways they add value to their workplace to get a better sense of their worth. She advises about getting a new job, negotiating for better pay, making one's current job more meaningful, and setting up a side hustle. While side hustles can increase income, Dr. Harper warns readers to be wary of pyramid schemes and helps readers ponder the pros and cons of monetizing creativity.

Throughout the book, Dr. Harper checks in with readers by asking them questions or providing them with an exercise to engage with. Each chapter ends with a set of questions designed to get readers to reflect on the material they've just read. This helps to keep readers engaged and active with the material and creates the opportunity for readers to go deeper within the work. Readers have the option to purchase the corresponding workbook to reflect on the content more deeply.

In conclusion, this book is *not* about what people are doing wrong or placing blame on individuals as to why they may not be reaching their current goals. It is *not* about getting rich quick or building massive amounts of wealth. This book is about understanding *why* we are the way we are in the world we are in and offers techniques to function and survive within that frame.

The values-based budgeting technique outlined in *Unf*ck Your Worth* is one of the best I've seen. It outlines an excellent methodology for helping people identify what is

important to them first and then how to fit those values into their current financial reality. This is a really valuable tool for individuals and financial professionals alike, and I appreciate how much Dr. Harper emphasizes that purchases that others might find frivolous may be really valuable to the reader. This is a fully customizable, no-shame approach to building a budget.

This book offers readers a great toolbox of unconventional strategies for saving and developing a healthy overall outlook on money. Dr. Harper's advice on unique ways to save, deal with family, negotiate at one's current job, create a side hustle, and more leaves readers equipped with important strategies, game plans, and different ways of thinking that will help them continue to grow personally and financially.

Dr. Harper does an excellent job presenting material in a readable way for those who are not experts in financial planning or mental health. She explains concepts in layman's terms and takes the time to add definitions where necessary. I feel that this book can easily be picked up and understood by the everyday reader. I also appreciate how she formatted the book by first breaking down what factors make up and impact our money emotions, value, and worth before diving into strategies and advice about what to do about it.

While it's implied by the title that the book will include a handful of profanities, there were times I felt, as a reader, that the use was excessive. I imagine it was included in an effort to be relatable to readers or to lighten what may be a heavy subject. However, I found the obscenities distracted from what was great advice. I am not turned off by a bit of swearing here and there, or I probably would have never picked this book up to begin with, but I found the frequency that the foul language used took away from the content rather than added to it.

*Unf*ck Your Worth* is written with a clear, left-leaning bias, and while I appreciate the author being upfront with her views, I worry this could alienate some readers. Along with the cursing, the overstatement of personal values distracted from good advice. While Dr. Harper should by no means hide her viewpoints, I felt at times like she was stating them just to do so, not because it added value to her message.

It is possible that some of my criticism could be explained contextually by other books in this series. This book is a part of the 5-Minute Therapy series, which includes 36 books written by Dr. Harper, many of which she references throughout, such as *Unf*ck Your Brain* and others. I have not read any other books in the series, and they are not part of this review. Also not reviewed in this process was the accompanying workbook, *Unf*ck Your Worth Workbook: Manage Your Money, Value Your Own Labor, and Stop Financial Freakouts in a Capitalist Hellscape* by Dr. Faith G. Harper.

Both mental health and personal finance resources are referenced throughout the book, such as when the *Diagnostic and Statistical Manual of Mental Disorders (DSM)* is referenced in *Chapter 7. Money and Addiction* and Dave Ramsey's debt payoff Snowball Plan is presented on page 119. As mentioned earlier in this review, Dr. Harper is a mental health professional, and this book is written from that perspective. That's not to say that the

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information offered does not have applications for financial planning and financial therapy, as I think material in this book can support mental health and financial professionals alike. Much of what Dr. Harper is addressing has to do with how people feel about money and their relationship to it. She argues that avoiding the feelings associated with money often prevents people from reaching their financial goals, a concept that has clear mental health and personal finance applications.

I recommend this book to individuals looking to explore their money emotions and understand why their brain works as it does, why society works as it does, and how to function within that system. I also recommend this book to mental health practitioners and financial advisors looking for tools to help clients begin exploring these issues. For mental health practitioners, this book offers a way to begin to discuss finances while steering clear of making any recommendations that may be outside their area of expertise. For financial advisors, this book offers exterior finance tools from a mental health-informed view, which may be able to help advisors begin to explore interior finance concepts with their clients.

REFERENCE

Harper, F. (n.d.). *Faith G. Harper, PhD, ACS, ACN* [Review of *Faith G. Harper, PhD, ACS, ACN*]. <https://www.faithgharper.com/about-me/>