

THE SCIENCE OF

*WOMEN*  
GETTING  
RICH  
A FEMINIST  
REVISION

BY KRISTIN D. SANDERS

THE SCIENCE OF WOMEN GETTING RICH  
A FEMINIST REVISION

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*A FEMINIST REVISION  
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*For women everywhere who have  
been afraid to ask for more.*

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## INTRODUCTION TO THE FEMINIST REVISION OF *THE SCIENCE OF GETTING RICH*

### *Step One: Revise Your Story*

**I**N FEBRUARY of 2019, as a 35-year-old single woman with a Master's degree and a decade spent teaching English at the college level, I qualified for low-income housing in New Orleans. (I prefer to call it an "artist's loft.") The apartment is beautiful, and I was thrilled this space would afford me time to focus on my freelance writing business and my own creative projects. I had a few jobs at the time—teaching composition at an online university, writing copy for a startup, and editing copy for other small businesses—and had made exactly \$29,000 in 2018. To qualify for this low-income apartment, for which the rent was \$755, you had to have made under \$30,000, and to prove this through extensive paperwork. I qualified! What's more, I got the place! It felt like a gift from the universe, that, I, a single woman, could pay an amount I would only otherwise pay if I cohabitated with a boyfriend in a \$1,400 or \$1,500 one-bedroom apartment. A studio in New Orleans runs around



\$1,000 or \$1,200, which is cheaper than many other U.S. cities (and thus one of the reasons I've often chosen to live in New Orleans rather than my home state of California). I felt like the Goddess was smiling down on me, saying, "You don't have a boyfriend or a roommate to live with? Fine by me. Here's a gorgeous apartment where you can live alone and pay what you would if you were still with that awful last ex-boyfriend." Thank you, Goddess.

And then: the startup folded.

Half of my income (by which I mean, \$1,000 out of my monthly expected \$2,000) evaporated into thin air. I went into emergency survival mode. The emergency? How to make money.

I knew how to make enough money—emphasis on *enough*—and how to survive on very little. In fact, I knew how to thrive on very little income: I had just finished a few years as a digital nomad, traveling all over the U.S. and Europe, paying for month-long Airbnbs and crashing on friends' couches, family members' guest rooms, the empty bunk beds of my friends' children. You name it; I slept on it. My life was lovely, and I could have gone on this way. But now I had rent to pay, car insurance and Wi-Fi bills, and retirement to save for. It was time to get serious about money.

The first book I read about wealth was Jen Sincero's *You Are a Badass at Making Money*. In it, she references Wallace D. Wattles' *The Science of Getting Rich*. I hired a business coach, who also mentioned Wattles' book. Intrigued, I downloaded this old-fashioned little book from 1910 and devoured it in one sitting. It's

a short book, and, by the first chapter, I already felt changed. Wattles gives you permission to want money. Why is that so revolutionary in 2019? For various societal and patriarchal reasons, I felt embarrassed about wanting money and discouraged from thinking of myself as a businesswoman. I believed the story I'd heard for decades—from my parents, teachers, and myself—that I was bad with numbers, bad with money, and bad at business. The only truth to that story is that I was bad at asking for what I'm worth. I had fully bought into the message that too many writers and artists believe, which is that you are not supposed to think of your work as having financial value, as that somehow dilutes the power of your work. As a woman, I had never had a mentor coach me through how much to charge or how to value one's work; in fact, I had seen nothing wrong with being an adult woman with an MFA charging \$25 an hour for my words.

What Wattles espouses for a person's financial life is the power of positivity, quiet confidence, the knowledge of your own inner magic, focusing on gratitude for what you do have rather than what you don't, and an overall attitude of abundance. He gets a little “woo-woo,” which is to be expected, but when he writes about the “thinking stuff” out of which humans can create anything, I think of the internet, cell phones, apps, and all the things we have today which he could not have imagined in 1910—and then his words feel wildly possible. The basic premise of Wattles' argument—which has been the inspiration for *The Secret* and countless other self-help books—is the Law of Attraction: that your energy attracts what

comes into your life; positive belief will propel you forward; a sense of abundance and creation, rather than competition, is key; and you don't empower yourself by focusing on what you lack.

A lifelong, dedicated feminist, the most secret, embarrassing, un-feminist thing about me was that I still believed, deep down, that I would meet a man who would be more financially secure than me, and savvy in all things financial. I could certainly take care of myself, with my traveling and independent ways, but not if something bigger came into the picture, like a health scare or an accident, much less the challenges accompanying home ownership or raising children. Subconsciously, remaining financially vulnerable was probably a way to ensure that a man could sweep in and provide for me; those fairytale Disney princess stories do have an impact on our thinking, and even the most feminist of us are not immune.

But now, at 35, things were shifting. The startup shutting down was the best thing that ever happened to me. I awoke abruptly and saw the dreamy, unrealistic way I was living my life. I saw what I needed to do: make money.

With Wattles' help, I did. In the six months after the startup folded—six months I spent reading, working on this project, working with a business coach, and shifting my energy about money—I made more money than I had made in *all* of 2018.

Part of this financial success was because I asked a male colleague how much he charged our shared client for a freelance project. The amount he told me was three times more than I had been charging,

and justified the increase I made in my rates. A conversation with a business owner and consultant months later supported my decision to discuss money with colleagues. She told me she emails her male colleagues to ask how much they would charge for a project, then charges that much, *if not more*. Knowing our worth and discussing money openly are two hang-ups for women, reinforced by a society that would rather we stayed self-doubting, polite, and silent.

One year prior to encountering Wattles' book and Sincero's, I remember asking a very successful, wealthy businesswoman for advice on making money. The conversation didn't clarify much; I left feeling as frustrated and confused as ever. Was I ever going to figure out how to make money and not just squeak by? I didn't realize at the time that what I craved was an honest conversation about the whole concept of wealth, my negative feelings about money, and how to shift my mindset that was clearly holding me back. I wanted a woman to say to me, "How do you feel about money?" To which I would reply, "Bad." "Well then, that's why you're having trouble with it. You deserve to make money, and, in fact, it is a feminist act to do so."

What I learned from Wattles is that it's okay to desire wealth and to believe you deserve it. Wattles was writing in 1910, so his definition of "rich" was to have shelter, to have your basic needs met, and to have time for travel, leisure, and intellectual pursuits. That doesn't seem like too much to ask. We bring to the words "rich" and "wealthy" our own perversions and insecurities: the excessive spending of the ultra-wealthy 1%, families with TV shows dedicated to

their empires, or the community member who hoards money and never helps a friend in need. These stories leave a bad taste in our mouths, individually and culturally. But what if we redefine the word “rich” to mean, as Wattles defines it, “to develop in mind, soul, and body”? What if we replace the word “rich” with phrases like “financially independent,” “financially thriving,” or “contributing powerfully to society”?

The first step to women’s financial success is to revise the story, both the one we’ve been told and the one we tell ourselves, and to re-evaluate the words—the ones that are meant to include us but don’t, and the ones that make us cringe.

### *Step Two: An Experiment*

Reading Wattles’ *The Science of Getting Rich* was helpful, but still, when I read it, I wanted more. As a feminist and a writer, I was curious about how *The Science of Getting Rich* would feel if I revised out the men. I wanted to see what would emerge.

I saw this as a literary experiment, akin to Vanessa Place’s 2013 *Boycott*, in which she rewrites sixteen well-known feminist essays, replacing every mention of “woman” with “man.” The results are poignant. Titles ask inane questions like, “Is There a Masculine Genius?” (a question that’s never been asked!). Hélène Cixous’ “The Laugh of the Medusa” insists: “Man must write his self: must write about men and bring men to writing, from which they have been driven away as violently as from their bodies—for the same reasons,

by the same law, with the same fatal goal.” The revision is at once intriguing (*have* men been driven away violently from their bodies?) and infuriating (no law governs male bodies the way female bodies have been, and still are, governed). There are many ways we fail to question the impact of gender on our histories, upbringings, and choices; playing with language helps us see those gaps.

In my revisions of Wattles’ text, I changed any reference of “God” to “Goddess” and replaced seven references to Jesus with female deities from global religions, a necessary reminder that plenty of civilizations have worshipped women and their power—just not so much the Western, Judeo-Christian one. I changed the few scientists, philosophers, business owners, and politicians Wattles mentions to women in those professions, staying as close to his time period and his original meaning as possible (though of course some of my replacements may be imperfect, my intention being largely symbolic, rather than exact). Many of Wattles’ chapters are so focused on espousing his belief system, using spiritual abstractions like “Intelligent Substance”—wonderfully devoid of gender!—and speaking directly to the “you” of the reader, that they required very little revision.

Looking at Wattles’ words through this new feminized lens was empowering, and I wanted to share the results with others. By revising his text, the world suddenly became populated with powerful women: politicians, rulers, queens, business magnates, doctors—all were women. It is a world I want to live in off the page, as well.

Replacing “men” with “women” in *The Science of Getting Rich* also brought to mind Muriel Rukeyser’s 1968 poem, “Myth.” In it, Oedipus, now old and blind, encounters the Sphinx for the second time. In Sophocles’ *Oedipus Rex*, young Oedipus has been cursed to kill his father and marry his mother. The curse comes true, in part because Oedipus answers the Sphinx’s riddle correctly: when asked “What is the creature that walks on four legs in the morning, two legs at noon and three in the evening?” Oedipus answers, “Man.” In Rukeyser’s 1968 poem, Oedipus—aged, blinded by his own hand, an outcast and a beggar—asks the Sphinx why answering her riddle correctly did not lift the curse. But he did not answer correctly. “When you say Man [...] you include women too,” Oedipus mansplains. “That’s what you think,” the Sphinx replies, dryly.

This failure to acknowledge the feminine, the stubborn insistence on lumping gender together into “man” when we all know that equality is a battle we are still fighting, is not only Oedipus’ primary failure, but Western society’s. Women’s place as the “second sex” goes as far back as the myth of Adam and Eve, in which a woman is to blame for humanity’s exile from the Garden of Eden. In a society that considers “male” to be synonymous with “universal,” the power of language to lift women up from this subordinate role cannot be underestimated.

Wattles, it must be said, is fairly progressive in his language, adding “or woman” eleven times to his 1910 text. His heart is big and his values altruistic, but since it’s 1910, he is understandably more concerned with

ending poverty than achieving gender equality. Still, we should acknowledge the fact that, in 1910, suffragettes had demonstrated, marched, been jailed, held conferences, and gone to court for decades, and would win the right to vote ten years later, in 1920, with the ratification of the 19th Amendment—so he was writing during a time of monumental change for women.

And yet here we are, again.

### *Step Three: The End of Powerlessness*

“Get rich; that is the best way you can help the poor.”

— WALLACE D. WATTLES, 1910

“Get rich; that is the best way you can be feminist.”

— KRISTIN D. SANDERS, 2019

Would the Me Too Movement have happened in 2017 if women were not still financially dependent on male superiors? Would we still be fighting for reproductive justice if more women possessed power, held seats in public office, funded scholarships and endowed chairs, controlled pocketbooks of powerful corporations, and donated money to the politicians who fight for us?

Women want to be change-makers, to contribute to their communities in all arenas—politics, business, the arts—and important transformations are happening. Yet how different would the world already be if, through the last century, women had been encouraged



to be ambitious, to be leaders, and to be financially successful? How many more powerful, wealthy women would exist in the world today if we felt we deserved to be powerful, wealthy women in the first place, and had access to the resources that would help get us there? If our parents had told us we deserved to be financially successful? If books on finance were pressed into our hands from high school on, if society encouraged us to be entrepreneurs and visionaries rather than sexual objects, if mentors raved about our financial savvy and business skills?

My goal in this project is not for women to achieve wealth for the sake of hoarding resources, but to change the narrative around wealth even as we achieve it. And the “we” here is key; although I am using the word “women,” what I mean is everyone outside of the white supremacist patriarchy: non-binary and gender-fluid individuals, trans women, trans men, people of color, queers. Using “women” is, in its own way, a failure of language, and a genderless version of Wattles’ book would be even more powerful.

Despite women’s desires to create change, wealth and conversations around wealth are a final frontier of feminism, almost more taboo than talking honestly about sexuality. There is a correlation: if women can demand healthy, autonomous, and abundant sex lives (with sexual justice and orgasm equality, for example), they should also be able to speak confidently about things in the financial realm—whether negotiating a salary, establishing an hourly rate, or starting a business. To raise one’s feeling of financial self-worth is to raise one’s feelings of self-worth in all other areas, as well.

Wealth is a feminist issue. Wage inequality, economic disempowerment, glass ceilings, and even reproductive rights (since a crucial component of women's financial success is access to contraception, abortion, and affordable reproductive health care) are just a few of the reasons why. Though most women can acknowledge that financial independence is key to overall independence, wealth still remains a subject about which many people have complicated, negative feelings. Particularly within feminism, capitalism is seen as a system of oppression on par with patriarchy; at its root, feminism is anti-capitalist. The definition of feminism I prefer due to its gender neutrality (because feminism cares about men, too) comes from bell hooks, who, in her book *Feminist Theory*, writes: "Feminism is a movement to end sexism, sexist exploitation, and oppression." hooks is a fierce critic of white supremacist capitalist patriarchy, and her book *Feminism is for Everybody* explains how the more individualized "power feminism" of today has veered off from the feminism of the 70s, which fought for social solidarity, an end to class inequality, and for women's unpaid labor in the home to be as highly valued as traditionally waged work.

In the U.S., it has only been since the 1980s that women were seen as equals in the workforce, having fought since the 70s and 80s for the right to enter the workforce and be treated with equality (meaning without discrimination or workplace sexual harassment, deemed illegal in 1980). Furthermore, the obstacles women of color have faced—and continue to face—are deeply institutionalized. It wasn't until

1974 that the Equal Credit Opportunity Act made it illegal for credit card companies to discriminate against women; prior to that, women—single, married, divorced, or widowed—needed a male guarantor—their husband, father, or simply a man—to cosign for their credit line. At the time of this writing, that was only forty-five years ago. We’ve barely had one generation of women who have been able to earn money and live financially independent lives. The impact is far-reaching, and still unfurling.

#### *Step Four: Take Up Space*

“No society could advance if every man was smaller than his place.” – WALLACE D. WATTLES, 1910

“No society could advance if every woman was smaller than her place.”– KRISTIN D. SANDERS, 2019

Wattles’ argument isn’t so much about capitalism as it is about energy. Raising your positive energy in the financial realm will create an impact in other realms—the romantic relationships you enter into, the art you make, the contributions you make to your community, the love you are able to give to those around you. Likewise, vulnerability in finances makes women more susceptible to vulnerability in other areas, and more likely to be made victims of male power and control on multiple institutional levels. Making space for self-worth, letting go of self-doubt, establishing boundaries, and shifting energy toward positivity,

abundance, and creation rather than competition is not so much capitalist as it is spiritual. These spiritual ideas, rooted in the New Thought Movement of the 20th century, are genderless. There is no reason that women should not historically be as financially successful as men; we have the tools, it's only our gendered roles in society (mostly as caretakers and unpaid laborers in the home) that have held us back. Perhaps we could even claim that women are more predisposed for financial success than men, had the patriarchy not swept in and stacked the deck against us for generations, demanding our playing small, refusing our entrance to universities and the political sphere and teaching us self-doubt. As Naomi Wolf writes in *The Beauty Myth*, published in 1991, "A culture fixated on female thinness is not an obsession about female beauty, but an obsession about female obedience. Dieting is the most potent political sedative in women's history; a quietly mad population is a tractable one."

In other words, we've been made insecure and controllable.

In my revision of Wattles' words I hope to reveal the audacity and tenacity required of the women who came before us—the suffragettes, industry pioneers, politicians, intellectuals, and artists who dared to be bigger than their "place," wherever they were told that was. Reflected in Wallace's revised text are the efforts of first-, second-, and third-wave feminists, and both his philosophy and my revisions to it remind us of our continued obligation to speak up, act boldly, live largely, lift others up, and *be feminist*: "If no [wo]man

quite filled [her] present place, you can see that there must be a going backward in everything.” We refuse to shrink; we refuse to go backward.

Necessary requirements for lifting women out of poverty and into wealth are access to resources and financial education (while also critiquing the myth that higher education necessarily leads to financial success, which is not always the case, especially when accompanied by student loan debt)—which is why it’s important to support organizations like nonprofits that provide business loans for women. But an equally important part of the equation is belief and representation. Talking about money; sharing our wildest aspirations; celebrating ambitious girls and successful women; lifting each other up; believing in each other and ourselves; supporting those who have the courage to desire financial independence from family members or partners—*this* will change the world.

And that is what I wish, what Wattles wished, for all of you who read this: Let’s get rich, let’s take power—and reinvent the world in our image.

— KRISTIN D. SANDERS, 2019

## PREFACE

**T**HIS BOOK is pragmatical, not philosophical; a practical manual, not a treatise upon theories. It is intended for the women whose most pressing need is for money; who wish to get rich first, and philosophize afterward. It is for those who have, so far, found neither the time, the means, nor the opportunity to go deeply into the study of metaphysics, but who want results and who are willing to take the conclusions of science as a basis for action, without going into all the processes by which those conclusions were reached.

It is expected that the reader will take the fundamental statements upon faith, just as she would take statements concerning a law of radioactivity if they were promulgated by a Marie Curie or Margaret Knight; and, taking the statements upon faith, that she will prove their truth by acting upon them without fear or hesitation. Every woman who does this will certainly get rich; for the science herein applied is an exact science, and failure is impossible. For the benefit, however, of those who wish to investigate philosophical theories and so secure a logical basis for faith, I will here cite certain authorities.

The monistic theory of the universe—the theory

that One is All, and that All is One; that one Substance manifests itself as the seeming many elements of the material world—is of Hindu origin, and has been gradually winning its way into the thought of the western world for two hundred years. It is the foundation of all the Oriental philosophies, and of those of Hypatia, Anne Conway, and Mary Wollstonecraft.

The reader who would dig to the philosophical foundations of this is advised to read Hypatia and Elizabeth Anscombe for herself. In writing this book I have sacrificed all other considerations to plainness and simplicity of style, so that all might understand. The plan of action laid down herein was deduced from the conclusions of philosophy; it has been thoroughly tested, and bears the supreme test of practical experiment; it works.

If you wish to know how the conclusions were arrived at, read the writings of the authors mentioned above; and if you wish to reap the fruits of their philosophies in actual practice, read this book and do exactly as it tells you to do.

— THE AUTHOR

## Chapter 1

THE RIGHT TO BE A RICH WOMAN

- OR -

### A FULLER, MORE ABUNDANT LIFE

“What the woman who labors wants is the right to live, not simply exist—the right to life as the rich woman has the right to life, and the sun and music and art. You have nothing that the humblest worker has not a right to have also. The worker must have bread, but she must have roses, too.”

-ROSE SCHNEIDERMAN, WOMEN'S  
LABOR MOVEMENT ACTIVIST, 1912



**W**HATEVER MAY be said in praise of poverty, the fact remains that it is not possible to live a really complete or successful life unless one is rich. No woman can rise to her greatest possible height in talent or soul development unless she has plenty of money; for to unfold the soul and to develop talent she must have many things to use, and she cannot have these things unless she has money to buy them with.

A woman develops in mind, soul, and body by making use of things, and society is so organized that woman must have money in order to become the possessor of things; therefore, the basis of all advancement for woman must be the science of getting rich.

The object of all life is development; and everything that lives has an inalienable right to all the development it is capable of attaining.

Woman's right to life means her right to have the free and unrestricted use of all the things which may be necessary to her fullest mental, spiritual, and physical unfoldment; or, in other words, her right to be rich.

In this book, I shall not speak of riches in a figurative way; to be really rich does not mean to be satisfied or contented with a little. No woman ought to be satisfied with a little if she is capable of using and enjoying more. The purpose of Nature is the advancement and unfoldment of life; and every woman should have all that can contribute to the power, elegance, beauty, and richness of life; to be content with less is sinful.

The woman who owns all she wants for the living of all the life she is capable of living is rich; and no woman who has not plenty of money can have all she wants. Life has advanced so far, and become so complex, that even the most ordinary woman requires a great amount of wealth in order to live in a manner that even approaches completeness. Every woman naturally wants to become all that she is capable of becoming; this desire to realize innate possibilities is inherent in human nature; we cannot help wanting to be all that we can be. Success in life is becoming what you want to be; you can become what you want to be only by making use of things, and you can have the free use of things only as you become rich enough to buy them. To understand the science of getting rich is therefore the most essential of all knowledge.

There is nothing wrong in wanting to get rich. The desire for riches is really the desire for a richer, fuller, and more abundant life; and that desire is praise worthy. The woman who does not desire to live more abundantly is abnormal, and so the woman who does not desire to have money enough to buy all she wants is abnormal.

There are three motives for which we live; we live for the body, we live for the mind, we live for the soul. No one of these is better or holier than the other; all are alike desirable, and no one of the three—body, mind, or soul—can live fully if either of the others is cut short of full life and expression. It is not right or noble to live only for the soul and deny mind or body; and it is wrong to live for the intellect and deny body or soul.

We are all acquainted with the loathsome consequences of living for the body and denying both mind and soul; and we see that real life means the complete expression of all that woman can give forth through body, mind, and soul. Whatever she can say, no woman can be really happy or satisfied unless her body is living fully in every function, and unless the same is true of her mind and her soul. Wherever there is unexpressed possibility, or function not performed, there is unsatisfied desire. Desire is possibility seeking expression, or function seeking performance.

Woman cannot live fully in body without good food, comfortable clothing, and warm shelter; and without freedom from excessive toil. Rest and recreation are also necessary to her physical life.

She cannot live fully in mind without books and time to study them, without opportunity for travel and observation, or without intellectual companionship.

To live fully in mind she must have intellectual recreations, and must surround herself with all the objects of art and beauty she is capable of using and appreciating.

To live fully in soul, woman must have love; and love is denied expression by poverty.

A woman's highest happiness is found in the bestowal of benefits on those she loves; love finds its most natural and spontaneous expression in giving. The woman who has nothing to give cannot fill her place as a wife or mother, as a citizen, or as a woman. It is in the use of material things that a woman finds full life for her body, develops her mind, and unfolds her soul. It is therefore of supreme importance to her that she should be rich.

It is perfectly right that you should desire to be rich; if you are a normal woman you cannot help doing so. It is perfectly right that you should give your best attention to the Science of Getting Rich, for it is the noblest and most necessary of all studies. If you neglect this study, you are derelict in your duty to yourself, to Goddess and humanity; for you can render to Goddess and humanity no greater service than to make the most of yourself.

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## ABOUT THE AUTHOR



Kristin D. Sanders is a freelance writer and educator from California. She is the author of *CUNTRY* (Trembling Pillow Press, 2017), a finalist for the National Poetry Series, and two poetry chapbooks. Her work can be found in *Lit Hub*, *The Los Angeles Review of Books*, *The Guardian*, *Bitch Magazine*, and elsewhere.

She has taught English at Louisiana State University; Loyola University, New Orleans; Belmont University; Cal Poly, San Luis Obispo; and Ashford University. She can be found traveling the world as a digital nomad and helping women speak boldly about so-called “taboo” topics.

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For more resources, visit:  
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