

Author Biography for **ELLIE KAY**



Photo by Mike Heath

Ellie Kay



Author of a fourteen books, popular speaker, corporate educator and spokesperson, and mother of seven children—five by birth, two by marriage, and all by love—Ellie Kay has walked her own financial talk and knows what it's like to be strapped for cash and struggling. Within two and a half years, she went from being a new wife and stepmom to two children with \$40,000 in consumer debt to being completely debt-free—all on one military income. Within 15 years and while adding five more children to the family, Ellie and her husband were able to pay cash for their cars, buy and furnish two five-bedroom homes (one after selling the other), take wonderful vacations, dress fashionably, build a nest egg for retirement, send the kids to college loan-free, and give away more than \$100,000 to nonprofit organizations around the world.

Ellie meets her audiences—mainstream Americans who earn between \$40,000 and \$100,000 annually—right where they are financially. She teaches them sound money habits that are do-able and will stretch their dollars for

the lifestyle of their dreams. One of her titles, *Living Rich for Less* (WaterBrook Press, 2008), sets forth her 10/10/80T Rule—give away 10 percent of your income, save 10 percent, and spend the last 80 percent wisely—with hundreds of Cha-Ching Factor™ tips that show readers how to keep and put more than \$30,000 in their pockets in just one year. *The Little Book of Big Savings* (WaterBrook Press, 2009) is packed with over 351 tips to help families find extra money in their budget, including ways to save \$1200 off monthly bills. *The 60-Minute Money Workout* (WaterBrook Press, 2010) uses an exercise analogy to present an easy, step-by-step plan to get a family's entire financial situation into shape with just one 60-minute session each week.

Married for more than 25 years to Bob Kay, a former Stealth fighter pilot who is now a test pilot for a military contractor, and proud mom of a graduate from the U.S. Naval Academy in Annapolis and a cadet at the U.S. Air Force Academy in Colorado Springs, Ellie especially understands the financial circumstances of military families. One of her bestselling paperback and audio books, *Heroes at Home*, has been distributed to military families around the world under a presidential initiative and was an Audiofile's Book of the Year finalist. A columnist for "Military Money and Military Spouse," Ellie

also regularly contributes financial know-how to Operation Homefront's website. In 1998 she received the Army's highest civilian medal, the Dr. Mary E. Walker Award, for outstanding dedication to improving the quality of life for soldiers and their families.

A popular and engaging speaker, Ellie has pinch-hit for two first ladies, one year replacing Barbara Bush at the Non-Commissioned Officers Association's annual "Military Spouse of the Year" gathering and another time substituting for Laura Bush at the National Guard Association's Annual Convention. From the American Embassy in China to MOPS (Mothers of Preschoolers) International Convention, she has keynoted or led hundreds of events and financial seminars.



Frequently sought out by journalists, Ellie has appeared on or in hundreds of media outlets, including The New York Times, USA Today, CNBC, CNN, Fox, NPR, Redbook, Women's Day, Family Circle, Reader's Digest, and Parenting Magazine.

Ellie is a consumer finance consultant and has worked with Fortune 100 companies such as Wal-Mart and Procter and Gamble, where she gives advice on how consumers can make the most of every dollar. Previous corporate clients include Washington Mutual, Visa Providian, Entertainment.com, GMAC, OnStar, MasterCard, and EhealthInsurance.com.

Education and Awards

- Ellie's book *Heroes at Home* was a finalist in the 2003 Gold Medallion Awards.
- Ellie is a graduate of Colorado Christian University with a B.S. degree in the Management of Human Resources.
- *Heroes at Home* audiobook selected as Audiofile's Book of the Year.
- She was one of a handful of Air Force Spouses who graduated from the "Master Trainer" program with Army Family Team Building training.
- She received the Army's highest civilian medal, the Dr. Mary E. Walker Award for outstanding dedication to improving the quality of life for soldiers and their families.
- She is also the recipient of the Commander's Award for Public Service, USA, for "selfless service and dedication in keeping with the finest traditions of the 10th Mountain Division."
- With over 10,000 volunteer hours to her credit, she is the recipient of dozens of local volunteer awards.