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APRIL 2011

# “The Best ‘No’ I Ever Heard”

Rejection stinks—and then it changes your life. Women who stumbled on their way to success explain.

**“I didn’t make it past the first round on *American Idol*.”**

—Grammy winner Colbie Caillat, 25, Thousand Oaks, Calif.

**THE BIG NO:** “When I was about 17, my best friend and I slept in the parking lot to nab spots in line. I sang a gospel song, and after about 10 seconds, a screener said, ‘I’m sorry. You don’t have what it takes.’ I didn’t even make it to meet Simon.”

**HOW IT FUELED HER SUCCESS:** “I started recording songs and posting them on Myspace. They drew a fan base, I got a recording contract and now I’m working on my *third* album. I learned that sometimes things happen organically and gradually, not by making a big splash on TV.”

**“I couldn’t get my cookbook published.”**

—Rebecca Lang, 34, Athens, Ga.

**THE BIG NO:** “I spent over a year writing and testing recipes for my proposal only to hear ‘no’ from publishers so many times that I almost expected to never hear a ‘yes’ again.”

**HOW IT FUELED HER SUCCESS:** “Every time I heard ‘no,’ I’d send the proposal right back out. And I found a literary agent who helped morph my idea into a totally different book. It took more

than five years to see it published (it happened just last month!), but every time I was turned down, I inched closer to my goal. I love it even more than the original!”

**“I was rejected from all of my top colleges.”**

—Monika Lutz, 18, Boulder, Colo.

**THE BIG NO:** “As student body president with a 4.7 GPA, my sights were

set on the Ivy League. But I was accepted to only my safety school.”

**HOW IT FUELED HER SUCCESS:** “I decided to take a gap year to reevaluate what I cared about. I trekked the Himalayas and volunteered in villages in India. Next up? A marketing internship in Shanghai. I now know I want to study international business. I’m applying to six schools that specialize in it—and only one is an Ivy.”

**“I was passed over for a big promotion.”**

—Carrie Rocha, 35, Minneapolis

**THE BIG NO:** “After seven years at a nonprofit, I served as interim president while the board looked for a permanent hire. I applied, but didn’t get it and was laid off. As the sole breadwinner for my family, I was devastated.”

**HOW IT FUELED HER SUCCESS:** “I started a blog about saving money. The local news did a story on my website 10 days after it launched, and it kicked off a minor media frenzy. Companies now invite me to train employees on getting out of debt and reducing household expenses. My blog and speaking engagements support my family, and I get to work from home!” —As told to Marisa Meltzer



## SAVE ME MONEY!

By Carmen Wong Ulrich



**I’m spring-cleaning—should I donate my stuff or sell it?**

—K.R., 23, Clarksburg, W.V.

A good rule of thumb: The greater the value, the more it makes financial sense to sell. Donating goods for a tax deduction does not equal instant cash in your pocket—it just lowers the income that you’re taxed on (as long as you itemize). So if you make \$50K but donate \$1K worth of goods, you’ll pay taxes on \$49K, reducing your tax bill a smidge. Some suggestions:

**Donate** Clothes that are worn, but in good condition; you could reduce your tax bill by \$20 or more.

**Sell** New items like a tags-still-on designer dress.

**Donate** A tube TV (a buyer may not pay more than \$20) or any old electronics.

**Sell** A flat-screen (you’ll get at least \$50) or relatively new gadgets like iPods.

**Donate** Your Ikea dining table. (Think: You’ll help furnish someone’s first place.)

**Sell** Grandma’s midcentury teak table on eBay or at your local antiques shop. Just watch for what others are charging for similar items.



Carmen Wong Ulrich is a personal finance expert and the author of *The Real Cost of Living: Making the Best Choices for You, Your Life, and Your Money*.

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