

# The Motley Fools Investing Without A Silver Spoon How Anyone Can Build Wealth Through Direct Investing

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**Make Your Kid a Millionaire** Kevin McKinley 2011-05-24 A step-by-step program that shows parents what to do at each stage of a child's life to provide wealth for the next generation. If you're like most parents, you know that you should start saving for your children's future but you're just not sure where to begin. Whether you earn six dollars an hour or six figures a year, **Make Your Kid a Millionaire** helps your kids acquire everything that more money can provide: Time. Knowledge. Security. Stability. And it will grant you the peace of mind that comes with supplying your children with a financial head start.

**The Dhandho Investor** Mohnish Pabrai 2011-01-06 A comprehensive value investing framework for the individual investor In a straightforward and accessible manner, **The Dhandho Investor** lays out the powerful framework of value investing. Written with the intelligent individual investor in mind, this comprehensive guide distills the Dhandho capital allocation framework of the business savvy Patels from India and presents how they can be applied successfully to the stock market. The Dhandho method expands on the groundbreaking principles of value investing expounded by Benjamin Graham, Warren Buffett, and Charlie Munger. Readers will be introduced to important value investing concepts such as "Heads, I win! Tails, I don't lose that much!," "Few Bets, Big Bets, Infrequent Bets," Abhimanyu's dilemma, and a detailed treatise on using the Kelly Formula to invest in undervalued stocks. Using a light, entertaining style, Pabrai lays out the Dhandho framework in an easy-to-use format. Any investor who adopts the framework is bound to improve on results and soundly beat the markets and most professionals.

**The Investment Answer** Gordon Murray 2011-01-12 What if there were a way to cut through all the financial mumbo-jumbo? Wouldn't it be great if someone could really explain to us-in plain and simple English-the basics we must know about investing in order to insure our financial freedom? At last, here's good news. Jargon-free and written for all investors-experienced, beginner, and everyone in between-**The Investment Answer** distills the process into just five decisions-five straightforward choices that can lead to safe and sound ways to manage your money. When Wall Street veteran Gordon Murray told his good friend and financial advisor, Dan Goldie, that he had only six months to live, Dan responded, "Do you want to write that book you've always wanted to do?" The result is this eminently valuable primer which can be read and understood in one sitting, and has advice that benefits you, not Wall Street and the rest of the traditional financial services industry. **The Investment Answer** asks readers to make five basic but key decisions to stack the investment odds in their favor. The advice is

simple, easy-to-follow, and effective, and can lead to a more profitable portfolio for every investor.

Specifically: Should I invest on my own or seek help from an investment professional? How should I allocate my investments among stocks, bonds, and cash? Which specific asset classes within these broad categories should I include in my portfolio? Should I take an actively managed approach to investing, or follow a passive alternative? When should I sell assets and when should I buy more? In a world of fast-talking traders who believe that they can game the system and a market characterized by instability, this extraordinary and timely book offers guidance every investor should have. **Wealth by Stealth** Rolf Hackmann 2013-10-10 The text explores the changes in Americas internal power structure after the establishment of the Federal Reserve System in 1913. It acts as the central bank of the country but is a foreign body by its origin, conduct, and lack of normal affiliation with the constitutional bodies of power: Congress, Government, and the Judicial. It allows the institution to openly ignore the formal mandates given it by the Federal Reserve Act of 1913, allowing it to act independently and without accountability for its acts and their consequences. By all evidence, it is the ruling power of the country in domestic and also foreign matters. Its independence in policy setting and implementation has put it on a direct collision course with its historic purpose, yet without any official inquiries or questions asked. Its imperial behavior leaves the proud and powerful American nation in a status equal to a colony of its former British masters.

**The Motley Fool's Money After 40** David Gardner 2004-07-30 With their famous wit, seasoned advice, and impeccable business savvy, the bestselling financial duo shows baby boomers how to build wealth and security -- and how to afford anything they want when the work is done. Whether retirement is on the distant horizon or right under your nose, **The Motley Fool's Money After 40** is for anyone who wants a stable future free from financial anxiety. Baby boomers will learn how to fortify their portfolios to weather any economic climate and live the life they want regardless of the market's peaks and valleys. Applying the principles of commonsense money management, David and Tom Gardner first explain how to predict what you will need and desire when you stop working. Do you want to volunteer in the community? Do you want the resources to turn a hobby into a small business? Do you want to build an addition to your house for grandchildren? In plain language, the Gardners guide you in creating realistic financial goals. From owning the right size home to affording sufficient health coverage, from sending your kids to college to taking that exotic vacation, **The Motley Fool's Money After 40** explains how to: Organize

your finances to preserve the funds you already have Master estate planning Create and protect wealth for your children and grandchildren Live a healthy, productive life free from anxiety and spiced with adventure Using real-life examples and action plans that eliminate the drudgery of managing your income, David and Tom Gardner will help you understand exactly how to draw up financial plans sturdy enough to transport dreams. Designed to simultaneously educate, amuse, and enrich the reader, *The Motley Fool's Money After 40* is a one-stop financial guidebook for gilding your golden years. The good life is within your reach under the tutelage of the Fools.

**Early To Rise** Michael Stahl 2005-08-15 All kinds of books, newsletters and other media talk about the importance of learning money and investment skills at a young age. But most fail to take the next step-giving teens and young adults a real, working knowledge of money and personal finance. (And, frankly, many of the ones that try to make the connection end up condescending their audience.) This book takes that step. It encourages readers to start thinking like adults about money and all that money means in a person's life. This might make a young person wealthier-it will certainly give him or her the wisdom to avoid common early problems with checking accounts, credit cards and the other tools of financial adulthood.

**Financial Freedom** Grant Sabatier 2020-04-07 The International Bestseller "This book blew my mind. More importantly, it made financial independence seem achievable. I read *Financial Freedom* three times, cover-to-cover." -Lifehacker Money is unlimited. Time is not. Become financially independent as fast as possible. In 2010, 24-year old Grant Sabatier woke up to find he had \$2.26 in his bank account. Five years later, he had a net worth of over \$1.25 million, and CNBC began calling him "the Millennial Millionaire." By age 30, he had reached financial independence. Along the way he uncovered that most of the accepted wisdom about money, work, and retirement is either incorrect, incomplete, or so old-school it's obsolete. *Financial Freedom* is a step-by-step path to make more money in less time, so you have more time for the things you love. It challenges the accepted narrative of spending decades working a traditional 9 to 5 job, pinching pennies, and finally earning the right to retirement at age 65, and instead offers readers an alternative: forget everything you've ever learned about money so that you can actually live the life you want. Sabatier offers surprising, counter-intuitive advice on topics such as how to: \* Create profitable side hustles that you can turn into passive income streams or full-time businesses \* Save money without giving up what makes you happy \* Negotiate more out of your employer than you thought possible \* Travel the world for less \* Live for free--or better yet, make money on your living situation \* Create a simple, money-making portfolio that only needs minor adjustments \* Think creatively--there are so many ways to make money, but we don't see them. But most importantly, Sabatier highlights that, while one's ability to make money is limitless, one's time is not. There's also a limit to how much you can save, but not to how much money you can make. No one should spend precious years working at a job they dislike or worrying about how to make ends meet. Perhaps the biggest surprise: You need less money to "retire" at age 30 than you do at age 65. *Financial Freedom* is not merely a laundry list of advice to follow to get rich quick--it's a practical roadmap to living life on one's own terms, as soon as possible.

**Summary: Investing Without a Silver Spoon** BusinessNews Publishing 2013-02-15 The must-read summary of Jeff Fischer's book: "Investing Without a Silver Spoon: How Anyone Can Build Wealth Through Direct Investing". This complete summary of the ideas from Jeff Fischer's book

"Investing Without a Silver Spoon" puts forward a case for sensible investing that yields a long-term return without massive capital at the start. In fact, direct investment plans allow a person to build wealth slowly and steadily by investing in companies at whatever rate they can afford on a regular basis without using (or paying) a broker. By then reinvesting the dividends that are earned through buying more stock, compound growth occurs over the longer term. This summary explains that direct investors can take positive control of their own financial futures. Prospective investors will be taken through the financial jargon, what you need to begin, and how to invest for the long-term, not short-term. It acknowledges that Direct Investment isn't for everyone -- if you have a high interest debt, for example -- but believes that good research combined with intelligent decision-making can yield financial freedom and a worry-free retirement. Added-value of this summary: • Save time • Understand the key concepts • Increase your business knowledge To learn more, read "Investing Without a Silver Spoon" and invest effectively!

**The Little Book That Builds Wealth** Pat Dorsey 2010-12-28 In *The Little Book That Builds Wealth*, author Pat Dorsey--the Director of Equity Research for leading independent investment research provider Morningstar, Inc.--reveals why competitive advantages, or economic moats, are such strong indicators of great long-term investments and examines four of their most common sources: intangible assets, cost advantages, customer-switching costs, and network economics. Along the way, he skillfully outlines this proven approach and reveals how you can effectively apply it to your own investment endeavors.

**The Motley Fool Investment Guide** David Gardner 2001-01-02 For Making Sense of Investing Today...the Fully Revised and Expanded Edition of the Bestselling *The Motley Fool Investment Guide Today*, with the Internet, anyone can be an informed investor. Once you learn to tune out the hype and focus on meaningful factors, you can beat the Street. *The Motley Fool Investment Guide*, completely revised and updated with clear and witty explanations, deciphers all the new information -- from evaluating individual stocks to creating a diverse investment portfolio. David and Tom Gardner have investing ideas for you -- no matter how much time or money you have. This new edition of *The Motley Fool Investment Guide* is built for today's investor, sophisticate and novice alike, with updated information on: Finding high-growth stocks that will beat the market over the long term Identifying volatile young companies that traditional valuation measures may miss Using Fool.com and the Internet to locate great sources of useful information

**The Laws of Wealth** Daniel Crosby 2021-11-25 Foreword By Morgan Housel Psychology and the Secret to Investing Success In *The Laws of Wealth*, psychologist and behavioral finance expert Daniel Crosby offers an accessible and applied take on a discipline that has long tended toward theory at the expense of the practical. Readers are treated to real, actionable guidance as the promise of behavioral finance is realized and practical applications for everyday investors are delivered. Crosby presents a framework of timeless principles for managing your behavior and your investing process. He begins by outlining 10 rules that are the hallmarks of good investor behavior, including 'Forecasting is for Weathermen' and 'If You're Excited, It's Probably a Bad Idea'. He then goes on to introduce a unique new classification of behavioral investment risk that will enable investors and academics alike to understand behavioral risk in a coherent and comprehensive manner. *The Laws of Wealth* is a finance classic and a must-read for those interested in deepening their understanding of how psychology impacts financial decision-making. "Should be read by all those

new to investing." JIM O'SHAUGHNESSY, International Bestselling Author "Don't let your mind ruin your investing outcomes." LOUANN LOFTON, The Motley Fool "Step away from CNBC and into financial therapy!" MEREDITH A. JONES, Author, Women of The Street Heads I Win, Tails I Win Spencer Jakab 2016 Opines that most people lack the skills and knowledge to invest their money but do it anyway, and unsuccessfully. Explains how to invest wisely and how markets really work. Looks at how to double a retirement fund.

**The Motley Fool's Rule Breakers, Rule Makers** David Gardner 2010-05-11 THE NEW YORK TIMES BESTSELLER From the bestselling authors of The Motley Fool Investment Guide and its successful, savvy prequel, The Motley Fool's You Have More Than You Think, here's an engaging, humorous, and practical stock-picking guide, packed with Foolish insights, that caps off this invaluable personal finance trilogy from David and Tom Gardner. The Motley Fool's Rule Breakers, Rule Makers presents the sophisticated, yet easy-to-understand stock-picking methods that have kept the Motley Fool portfolio beating the Standard & Poor's averages by more than 30 percent. The key is investing in small start-up companies that have historically offered the greatest investment returns (the "rule breakers") as well as huge companies that maintain legal monopolies in their fields (the "rule makers"). The Gardner brothers explain \* How to identify the best investments in today's public markets: the rule breakers and the rule makers \* The definition of a "tweener" -- a maturing rule breaker -- and how to detect the Tweener Death Rattle \* When to buy and when to sell, and how to manage your portfolio on a regular basis In their first two books, the Fools got you started in investing and freed you from the fees and worries that Wall Street's Wise Men have been imposing on investors for decades. Now, by sharing their methods for picking rule breakers and rule makers, they guide you through a stock market that has seen company valuations soar to unprecedented heights and that promises to continue providing roller-coaster thrills. The Motley Fools are the ultimate companions to bring along for a safe, fun, and profitable ride.

**House of Trelawney** Hannah Rothschild 2020-02-11 From the author of The Improbability of Love: a dazzling novel both satirical and moving, about an eccentric, dysfunctional family of English aristocrats, and their crumbling stately home that reminds us how the lives and hopes of women can still be shaped by the ties of family and love. For more than seven hundred years, the vast, rambling Trelawney Castle in Cornwall--turrets, follies, a room for every day of the year, four miles of corridors and 500,000 acres--was the magnificent and grand "three dimensional calling card" of the earls of Trelawney. By 2008, it is in a complete state of ruin due to the dulled ambition and the financial ineptitude of the twenty-four earls, two world wars, the Wall Street crash, and inheritance taxes. Still: the heir to all of it, Kitto, his wife, Jane, their three children, their dog, Kitto's ancient parents, and his aunt Tuffy Scott, an entomologist who studies fleas, all manage to live there and keep it going. Four women dominate the story: Jane; Kitto's sister, Blaze, who left Trelawney and made a killing in finance in London, the wildly beautiful, seductive, and long-ago banished Anastasia and her daughter, Ayesha. When Anastasia sends a letter announcing that her nineteen-year-old daughter, Ayesha, will be coming to stay, the long-estranged Blaze and Jane must band together to take charge of their new visitor--and save the house of Trelawney. But both Blaze and Jane are about to discover that the house itself is really only a very small part of what keeps the family together.

**Bottom Line Personal Yearbook 2002** 2001 Bottom Line Books publishes the advice of expert authorities in many fields.

**Getting Everything You Can Out of All You've Got** Jay Abraham 2001-10-12 A consultant to some of America's leading corporations shares key insights and ideas on how to supercharge one's business and career, explaining how to create and develop new opportunities for wealth in any business, enterprise, or venture. Reprint. 50,000 first printing.

**Be Financially Free** Morten Strange 2016-05-15 Wouldn't it be great to be free from financial worries? To be able to live the life you choose instead of working your life away? You can achieve this if you understand how the economy works, how consumerism seduces you into debt, and how to use the tools at your disposal correctly. Financial independence is too important to let others manage it for you. Morten Strange, financial analyst, 'citizen economist' and naturalist, draws from his 50 years of experience through the 1973 oil crisis and various stock market crashes and economic recessions to show you how to manage your money so you can be financially free. He explains, in simple terms, the mechanics of financial products and types of investments such as savings, bonds, shares and property, and offers practical guidelines you can apply immediately. What sets this book apart is its focus on the current economy and the ominous direction that it is taking. While most analysts focus on short-term solutions, Be Financially Free takes a global view. In this time of impending ecological limits and the end of economic growth, what will you need to do to achieve -- and protect -- your financial independence in the long term? Illustrated with charts, diagrams and case studies, this revelatory book will empower you to embark on the path to financial freedom.

**Islamic Finance and the New Financial System** Tariq Alrifai 2015-03-18 Can Islamic finance save the global system? Islamic Finance and the New Financial System describes how the adoption of Islamic finance principles in future regulatory decisions could help prevent future shocks in the global financial system. Using illustrations and examples to highlight key points in recent history, this book discusses the causes of financial crises, why they are becoming more frequent and increasingly severe, and how the new financial system will incorporate elements of Islamic finance -- whether deliberately or not. With an introspective look at the system and an examination of the misconceptions and deficiencies in theory vs. practice, readers will learn why Islamic finance has not been as influential as it should be on the larger global system. Solutions to these crises are thoroughly detailed, and the author puts forth a compelling argument about what can be expected in the future. Despite international intervention and global policy changes, the financial system remains in a fragile state. There is an argument to be made about integrating Islamic finance into the new system to facilitate stronger resilience, and this book explains the nuts and bolts of the idea while providing the reader with a general understanding of Islamic finance. Understand the key principles of Islamic finance Examine the history of the current financial system Discover how Islamic finance can help build a new debt-free economy Learn how Islamic finance theory doesn't always dictate practice Although Islamic finance is a growing market, it is still a foreign concept to many. Those within the Islamic finance circles wonder why the system has yet to gain broader appeal despite its ability to create a strong and well-balanced economy. Islamic Finance and the New Financial System provides clever analysis and historical background to put the issues into perspective.

**Webworks** Katherine Tasheff Carlton 2001

**The Motley Fool You Have More Than You Think** David Gardner 2001-01-02 The Completely Revised and Expanded Edition of the New York Times Bestseller That Focuses on Personal Finance for Every Budget -- and Every Stage of

Life Taking control of your personal finances is the first -- and most important -- step toward successful investing and a secure future. The Motley Fool You Have More Than You Think, now fully updated and expanded, provides guidance for anyone trying to balance lifestyle aspirations and financial realities. The latest edition of this Motley Fool bestseller covers topics such as: Getting out of debt...and into the stock market Turning your bank account into a moneymaker Using Fool.com and the Internet to learn about all things financial -- from buying a home to getting the best deal on a car Saving enough to send your children to the colleges of their dreams

**Black Enterprise** 2001-08

Stop Acting Rich Thomas J. Stanley 2011-07-12 The bestselling author of *The Millionaire Next Door* reveals easy ways to build real wealth With well over two million of his books sold, and huge praise from many media outlets, Dr. Thomas J. Stanley is a recognized and highly respected authority on how the wealthy act and think. Now, in *Stop Acting Rich ? and Start Living Like a Millionaire*, he details how the less affluent have fallen into the elite luxury brand trap that keeps them from acquiring wealth and details how to get out of it by emulating the working rich as opposed to the super elite. Puts wealth in perspective and shows you how to live rich without spending more Details why we spend lavishly and how to stop this destructive cycle Discusses how being "rich" means more than just big houses and luxury cars A defensive strategy for tough times, *Stop Acting Rich* shows readers how to live a rich, happy life through accumulating more wealth and using it to achieve the type of financial freedom that will create true happiness and fulfillment.

**The Silver Shadow** Frank Boreham 1918 Essays by an author who lived in New Zealand.

*Why Does The Stock Market Go Up?* Brian Feroldi

2022-01-31 Ever read the financial headlines and find yourself nodding along, unsure of what is really being said? What do these terms even mean, and shouldn't I already know this? You're not alone! In *Why Does The Stock Market Go Up*, Feroldi breaks down investing basics, financial systems, and planning for the future. *The Motley Fool Investment Workbook* David Gardner 2003-05-05 Drawing on lessons learned in the past few turbulent years, the revised Motley Fool Investment Workbook shows how The Motley Fool's popular investment strategies continue to help regular people beat Wall Street's best money managers -- in good times and in bad. Updated to reflect today's whipsaw economy, you will learn how to evaluate a company's financial performance, which mutual funds make sense, and where to find havens for your retirement savings. Demonstrating how to value companies in a roller-coaster era -- and providing more useful work sheets and space for tracking goals than ever before -- this new edition gives you all the information and calculations you need to make smart investment moves now, including how to: Figure out how much money you have to invest Devise a sensible -- and profitable -- investment strategy Select winning stocks Purchase stocks in the cheapest and fastest way possible Protect your investments and learn when -- if ever -- to let them go Brimming with worksheets, charts, and real-world examples -- all wrapped up by The Fool's trademark sense of humor -- *The Motley Fool Investment Workbook* will help you take control of your own financial destiny one step -- and one dollar -- at a time.

**Strauss's Handbook of Business Information** Rita W. Moss 2004 A long awaited update of the popular 1988 handbook, this book covers business information and specific topics within the area of business.

Stock Market Investing for Beginners: Essentials to Start Investing Successfully Tycho Press 2013-11-22

"This book provides a good foundation for the beginning investor who is setting out to venture in the stock

market. It tells you in plain English about the fundamentals of stock market and investment strategies to deepen your investing literacy. If you're looking for good advice on which stock to buy and when to sell it, you can find it in this book."--Best Ways to Invest Money Blog Investing in the stock market is a great way to build your wealth, but for those of us who aren't professional stockbrokers, knowing what information to trust and where to put your money can seem overwhelming. *Stock Market Investing for Beginners* provides you with the strategic advice and knowledge necessary to make informed investment decisions. Equipping you with everything you need to take control of your financial future, *Stock Market Investing for Beginners* removes the guesswork from investing. *Stock Market Investing for Beginners* gives you the tools to start investing wisely and successfully, with: A Comprehensive Overview covering the fundamentals of stock market investing Strategic Advice on buying, selling, owning, and diversifying Invaluable Tips on building your financial portfolio through stock market investing "As a financial advisor, I recommend this book to anyone wanting to learn the Wall Street stock market game and build wealth."--Cheryl D. Broussard, reader and financial advisor Learn how to make the best of your investment with *Stock Market Investing for Beginners*.

*The Motley Fool Money Guide* Selena Maranjian 2003

*The Motley Fool Personal Finance Workbook* David Gardner 2003-01-02 A guide to personal finance in uncertain economic times provides advice on how to develop a customized approach to handling money, covering everything from investment and savings to spending, insurance, and estate planning.

*American Book Publishing Record Cumulative 2000* R R Bowker Publishing 2001-03

**The Motley Fool Personal Finance Workbook** David Gardner 2003-02-01 With easy-to-follow, quick-witted exercises, you'll discover all the ways that money touches your life -- from saving and spending to insurance to retirement. Pencil your way to financial security! What would it be like to know that you were making the very best decision for every dollar you spent or saved? Can you imagine balancing your budget by the beginning of next month? Wouldn't it be great to know whether a pro's advice is right for your situation? How valuable would it be to have a customized financial plan that would serve you for life? What you hold in your hands is the first step to achieving all of the above. Whatever your income, lifestyle, or financial concerns may be, *The Motley Fool Personal Finance Workbook* will help you put more power into every dollar. Like a financial global positioning system, *The Motley Fool Personal Finance Workbook* will show you exactly where you stand right now and the most direct path to where you want to be. The Motley Fool's legendary smarts and math-made-easy will show you: -How to create a workable budget that gives you money and a life -The smartest (and fastest) way out of debt -How to set priorities to guide your financial decisions -The savviest ways to finance big purchases like a home or an education -Tactics for eliminating stress when saving for retirement -And much more... Hip, funny, and immediately useful, *The Motley Fool Personal Finance Workbook* is an indispensable hands-on guide for anyone looking to make the most of his or her money.

**Smart Money** Danielle Denega 2008-03 Provides tips and advice for teenagers on how to make, save, and spend money legally and wisely.

The Motley Fool Investment Tax Guide 2001 Roy A. Lewis 2000-12 Provides information on tax planning for investors, and covers tax credits, stock dividends, mutual fund distributions, and record keeping.

**MONEY Master the Game** Tony Robbins 2016-03-29

"Bibliography found online at [tonyrobbins.com/masterthegame](http://tonyrobbins.com/masterthegame)"--Page [643].

*Investing Without a Silver Spoon* Jeff Fischer 1999 Shows

how to avoid brokerage fees by buying stock directly from companies

*The Motley Fool Investment Guide for Teens* David Gardner  
2002-08-06 A guide to becoming financially independent with tips on saving and investing.

*Bottom Line Yearbook* 2001

*Investing in Shares For Dummies* Isabelle Kassam  
2010-12-01 Investing in Shares For Dummies covers the basics of investing for individuals and households that want to watch their savings grow. Simple and straightforward, this friendly guide covers all the categories of shares, shows readers how to analyse the key markets, and offers invaluable resources for developing a portfolio. The experienced author team offers wise advice and proven tactics for beginners who want to get in on the game without risking their shirts. Whether the market is up or down, readers will benefit from sound, practical investing strategies and insights that have helped generations of investors profit from the markets. Investing in Shares For Dummies includes: Getting to know the stock market and assessing the risks Preparing to buy Finding a stockbroker Picking winning investments Investment strategies and tactics

*Pound Foolish* Helaine Olen 2013-12-31 If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes: "What's keeping you from being rich? In most cases, it is simply a lack of belief." –SUZE ORMAN, *The Courage to Be Rich* "Are you latte-ing away your financial future?" –DAVID BACH, *Smart Women Finish Rich* "I know you're capable of picking winning stocks and holding on to them." –JIM CRAMER, *Mad Money* They're common refrains among personal finance gurus. There's just one problem: those and many similar statements are false. For the past few decades, Americans have spent billions of dollars on personal finance products. As salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome even daunting financial obstacles. But that's not true. In this meticulously reported and shocking book, journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths, contradictions, and outright lies it has perpetuated. She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer

little if any help. Olen calls out some of the biggest names in the business, revealing how even the most respected gurus have engaged in dubious, even deceitful, practices—from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune. *Pound Foolish* also disproves many myths about spending and saving, including: Small pleasures can bankrupt you: Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires. But reducing our caffeine consumption will not offset our biggest expenses: housing, education, health care, and retirement. Disciplined investing will make you rich: Gurus also love to show how steady investing can turn modest savings into a huge nest egg at retirement. But these calculations assume a healthy market and a lifetime without any setbacks—two conditions that have no connection to the real world. Women need extra help managing money: Product pushers often target women, whose alleged financial ignorance supposedly leaves them especially at risk. In reality, women and men are both terrible at handling finances. Financial literacy classes will prevent future economic crises: Experts like to claim mandatory sessions on personal finance in school will cure many of our money ills. Not only is there little evidence this is true, the entire movement is largely funded and promoted by the financial services sector. Weaving together original reporting, interviews with experts, and studies from disciplines ranging from behavioral economics to retirement planning, *Pound Foolish* is a compassionate and compelling book that will change the way we think and talk about our money. *The Psychology of Money* Morgan Housel 2020-09-08 Doing well with money isn't necessarily about what you know. It's about how you behave. And behavior is hard to teach, even to really smart people. Money—investing, personal finance, and business decisions—is typically taught as a math-based field, where data and formulas tell us exactly what to do. But in the real world people don't make financial decisions on a spreadsheet. They make them at the dinner table, or in a meeting room, where personal history, your own unique view of the world, ego, pride, marketing, and odd incentives are scrambled together. In *The Psychology of Money*, award-winning author Morgan Housel shares 19 short stories exploring the strange ways people think about money and teaches you how to make better sense of one of life's most important topics.