

#1 NEW YORK TIMES BESTSELLING AUTHOR  
**Dave Ramsey**  
AND HIS DAUGHTER  
**Rachel Cruze**

**REAL MONEY**  
WITH A NEW INTRODUCTION BY THE AUTHOR

**HANDS FREE**  
No More  
STRESSFUL DECISIONS, OVERSPENDING, OVER-  
WARRIES, SECRETS, OR LIES

25TH ANNIVERSARY EDITION - WITH A NEW AFTERWORD  
**MICHAEL LEWIS**

**Personal Finance Workbook**



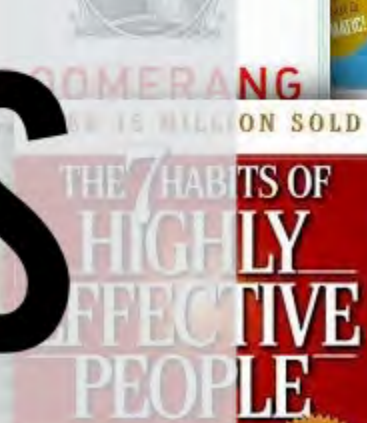
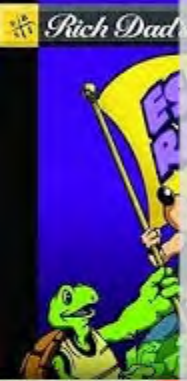
**Smart Money Smart**

# PERSONAL

# FINANCE

# BOOK

# REVIEWS



**WASATCH PEAKS**  
CREDIT UNION  
*Reach your peak!*



**ROBERT T. KIYOSAKI**

Powerful Lessons in Personal Change

Stephen R. Covey

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## Introduction

Books! Love em or hate em, there's something about the knowledge gained from a book, at your own pace, on your own time, without staring at a computer screen and getting a too-much-screen-time headache. There's a lot you can learn by picking the right books, but other than judging each book by its cover, how can you possibly know which books are worth your time?

That's why we've compiled this book. Listing our favorite 90 books on personal finance and related topics, we think you'll agree that skimming our take on these books will help you decide which ones you want to read.

Have you read other books not mentioned here? Let us know--we'd love to hear from you!

So curl up at the fireplace on a cold winter night or on the beach on a warm summer afternoon, and pick your favorite books. Then find them at the library, online or in your local book store.

Happy reading!

--All of us at Wasatch Peaks Credit Union.

# When She Makes More

**Author: Farnoosh Torabi**

**Topics: Women Earning More, Women In The Workforce, Women's Income**

With the glass ceiling all but gone, today's working women face a challenge that may be a feminist dream, but it's a challenge nonetheless: They're earning more than their partners. In fact, women under 30 have a higher median income than men in most major US cities.

While this may sound wonderful on paper, anyone who has been in the situation (due to unemployment or a more permanent imbalance in salary) knows how the dynamics of a relationship can shift when she's bringing in more than him. Does he feel unneeded? Does she feel she'd be better off without him? Does he take on more of the traditionally female responsibilities like housekeeping and childcare? Does she resent it if he doesn't? Most importantly, what can both men and women do to make this new reality work for them, without losing out in either the workplace or the relationship?

Bravely stating the facts, the risks, and the often not politically correct repercussions, Torabi offers practical advice and guidance for having it all (a happy marriage and a successful career) to women who are doing it all.



# One Bed, One Bank Account

**Authors: Derek Olsen, Carrie Olsen**

**Topics: Couples And Money, Talking About Money, Marriage, Budgeting**

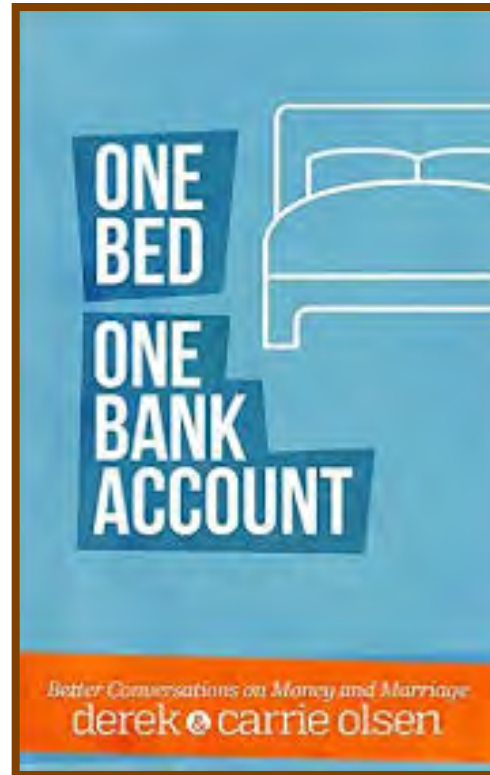
Most personal finance books are written for an individual audience and feature guidance for one person making autonomous decisions to maximize personal wealth. There's nothing wrong with that, but for many people, it's not their financial reality. In the real world, you might live and share a life with another person.

The financial aspects of marriage are among the most hotly debated, but within a marriage, most partners don't actually talk about their finances. Those who do, don't talk very well. Poll after poll has shown that the number one cause of fights and divorces is money problems. Since we're trained from a young age that talking about money is rude, when we suddenly find ourselves in situations where we have to do so, it's no surprise many of us can't do it very well.

That's where *One Bed, One Bank Account* comes in. Co-authors Carrie and Derek Olson host a relationship podcast called "The Better Conversation," and they've taken their personal, relatable style from podcast to book. They relate the story of their major financial calamity as a couple, and offer suggestions for talking about financial problems in a marriage more generally.

The book is well-written and engaging, relying on anecdotes and humor to ease into what is, for many people, a very uncomfortable subject. The tone is empathetic, as the Olsons seem to understand the delicate positions of their audience. Practical wisdom is blended with touching stories of romance to make it a book every couple will enjoy reading.

It may seem like the only way to avoid having fights about money is to get more money. The truth, as the Olsons lay out in the book's introduction, is that without





strong, transparent communication, money fights are inevitable. Money fights don't come from a lack of money; they come from a lack of communication.

Financial hardships happen. Job losses, medical bills and car repairs are random events that could happen tomorrow, next week, next month or next year. They can't be easily prevented, but you can change how you react to them. One Bed, One Bank Account will equip you and your partner with the skills to survive and thrive through any financial challenge. The rewards, both financial and relational, will last a lifetime.

# Emotional Currency

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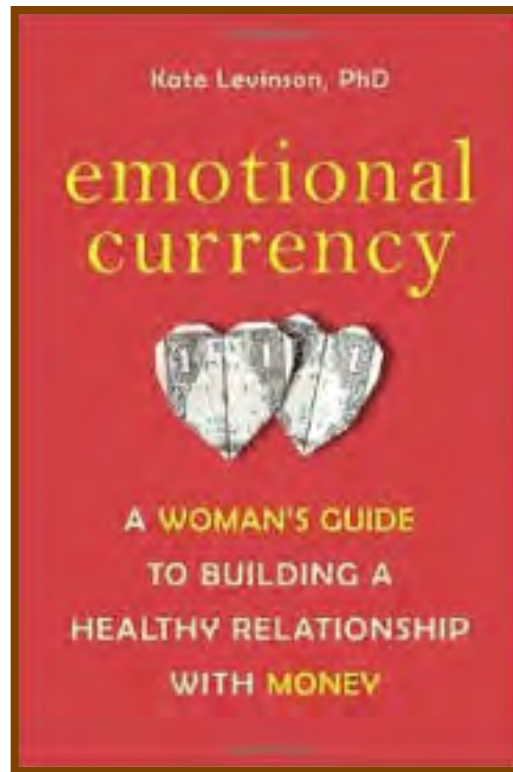
**Author: Kate Levinson, PhD**

**Topics : Book, Emotional-health, Financial Difficulties, Quality Of Life**

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What is it about money that brings out the best (and worst) in us? Why does money bring up so many emotions?

Written by a psychologist who's seen it all, Emotional Currency is different from many other financial books because it helps readers explore the emotions that are so intertwined with personal finance. Filled with stories and questions you can ask yourself, this is a must-read for anyone who has struggled with the emotional side of money: making it, saving it, spending it and investing it.



# Thin, Rich, And Happy

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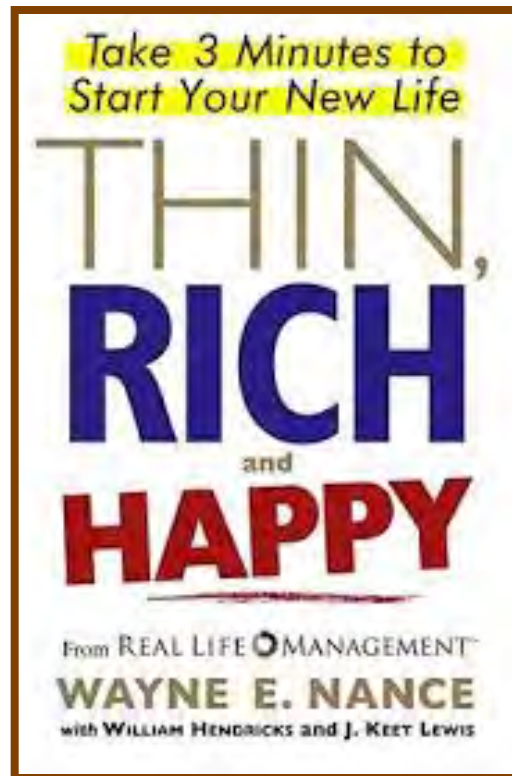
**Author: Wayne E. Nance**

**Topics : Emotional-health, Problem And Solution, Quality Of Life**

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Arguing that financial, health and relationship issues are all caused by the same underlying problems, Nance details how changing the root causes of these three problems will result in long-term success.

Writing off diets, date nights, and budgets as quick fixes, this book focuses on permanent solutions. While some of it sounds a little too simplistic (a three-minute personality test?!) and there's a lot of analogy which does become tiresome (are you a sailboat or a barge?), there's a wealth of good information here, if you're looking for change that will last in more than one area of your life.



# Permission To Prosper

**Author: Azriela Jaffe**

**Topics : Couples And Money, Gender Roles, Goal-Setting, Marriage**

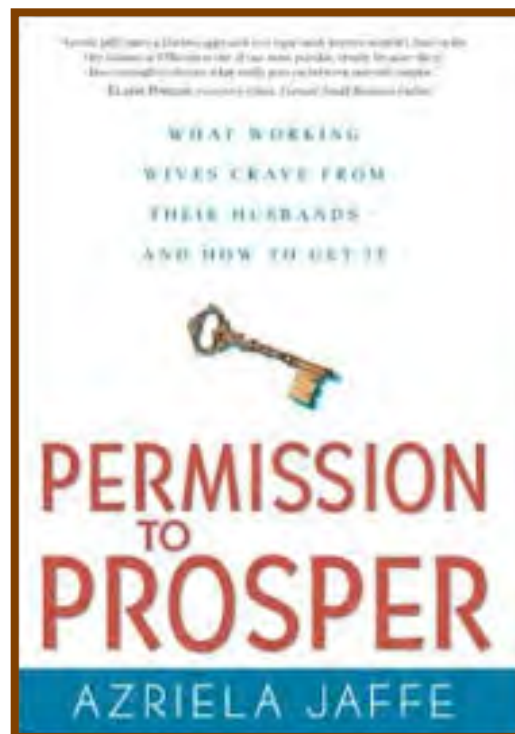
Does a woman need her husband's permission to prosper financially?

The question alone may provoke strong emotions, as it did when Jaffe first discussed the idea in her Fortune Small Business online column. However, the fact is that at the time the book was written (the numbers are higher today) over 30% of working women earned more than their husbands. Is that a problem for men? For women? How is the marriage affected? How is her career (and his) affected when she doesn't get his buy-in to her career goals? Is it possible for a woman to have a happy marriage and a successful career... at the same time?

These are some of the questions Jaffe addresses in her groundbreaking book. Not only are all these questions answered and analyzed with extensive research, but Jaffe advises women on how to get that buy-in from their husbands with warmth and good will.

Permission to Prosper counsels women to take responsibility, analyze whether the marriage is a good one, and if it is, seek interdependence as a higher goal than independence. Jaffe covers situations such as when a man is laid off or disabled or a woman wanting to be "taken care of" but remain independent at the same time.

Permission to Prosper is a must-read for any woman who, by choice or by circumstance, finds herself in a marriage where she is the primary breadwinner.



# The Cure For Money Madness

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**Author: Spencer Sherman**

**Topics : Emotional-health, Investing, Net Worth Vs. Self Worth, Problem And Solution**

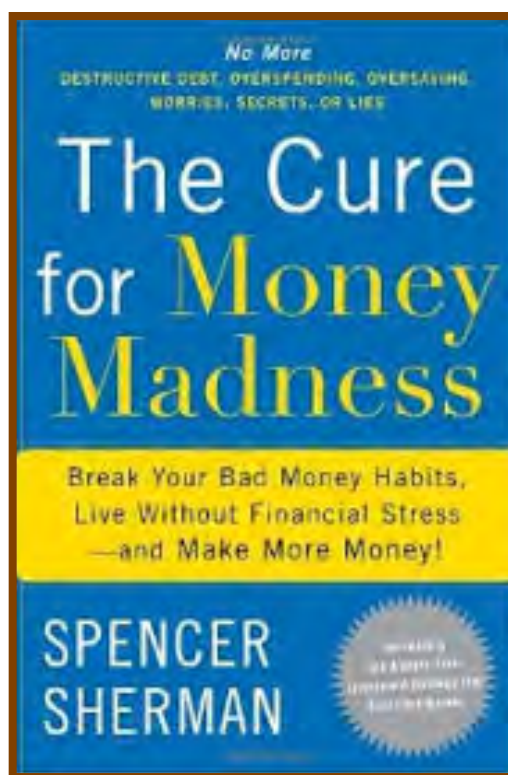
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On the assumption that a “money monster” dwells within many people, Spencer Sherman, named a top wealth advisor by Worth Magazine, discusses how people can rid themselves of what he calls money madness. Mistaken assumptions, such as two can live as cheaply as one, “I know we’re rich because we drive a BMW” and equating self-worth with net worth are holding people back, the book asserts, from maximizing their wealth and happiness.

It’s a sweeping claim, but if you feel that something internal, an idea, or a way of looking at things is holding you back financially, you may want to pick up this book. The Cure for Money Madness lists the top 10 “money madness” behaviors, including not being able to talk about money even with the people you’re closest with, wanting to earn a fortune quickly, measuring yourself on the basis of money alone and hating money and those who have it.

Scattered exercises throughout the book will help with self-discovery if you’re wondering if money madness has been a problem all along, and the

Rainbow Portfolio, the author’s own investment strategy (simple and boring, but he claims it works) may be the most valuable part of this book.



# Smart Couples Finish Rich

**Author: David Bach**

**Topics : Couples And Money, Financial Goals, Financial Planning, Financial Security**

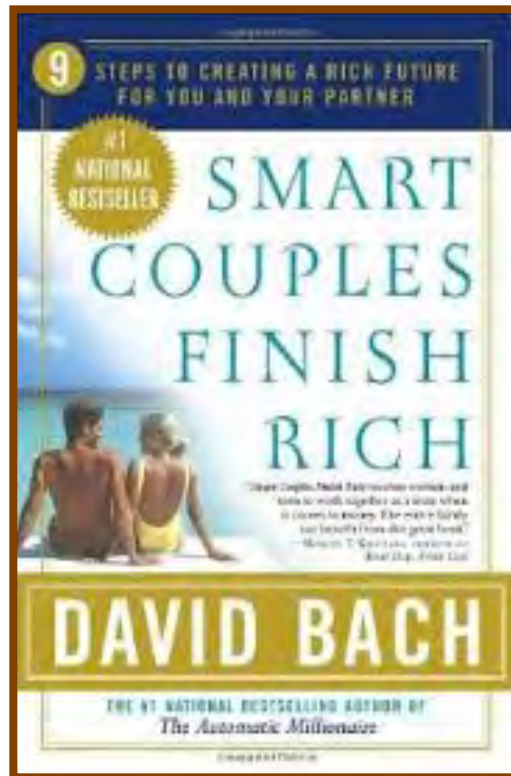
Mention a book on finances and the reaction you'll get from the average person is rolled eyes or a yawn. Most financial books are difficult to read and, in general, not very interesting.

David Bach's Smart Couples Finish Rich is a wonderful exception. By showing people how to examine their values and set financial goals accordingly, Bach addresses the big picture. He helps you to acknowledge that money alone does not lead to happiness.

Most couples, Bach notes, disagree over money more than anything else. In explaining how to plan your finances with your spouse, this book helps couples work together to ensure financial security. It's worthwhile reading whether you've never even thought about investing or already have an impressive portfolio.

In Smart Couples Finish Rich, Bach has taken a topic that usually intimidates people and made it enjoyable, empowering and easy to read.

You can get this and Bach's other books at your local library, book store, or the website [www.finishrich.com](http://www.finishrich.com)



## Hormegeddon

**Author: Bill Bonner**

**Topics : Economy, Economic Policies**

What happens when you get too much of a good thing? Hormegeddon, of course. Still confused? Hormegeddon is a term coined by billionaire entrepreneur and New York Times bestselling author Bill Bonner. It is a combination of the bio-chemical hormesis, a process in which small doses of certain substances are beneficial to an organism while large doses prove lethal, and Armageddon. It is also the title of his book.

Hormegeddon, according to Bonner, is the inevitable result of too much centralization in economic and policy matters. It's what happens when small-scale solutions are applied on too grand a scale, and history and logic doom them to failure, but the very people who should realize this are the ones implementing them. Bonner argues that, while often a little central planning and public policy interference can be a good thing, too much of it can lead to disaster. Public economic policy in a small town can be known and measured while huge country-wide central planning initiatives are often blindly plunged into since so much is impossible to measure. Yet, the money keeps pouring into investments whose rate of return has long since fallen below zero and entire economies are dragged along for the ride.

Despite its gloomy predictions, Hormegeddon makes for a surprisingly entertaining read. It is peppered with fascinating historical tidbits and Bonner's trademark sharp humor. While one can disagree with Bonner's conclusions, his writing is both entertaining and engaging. If nothing else, Bonner leaves his readers duly warned about Hormegeddon.



# When The Money Runs Out

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**Author: Stephen D. King**

**Topics : Economy, Money, HSBC**

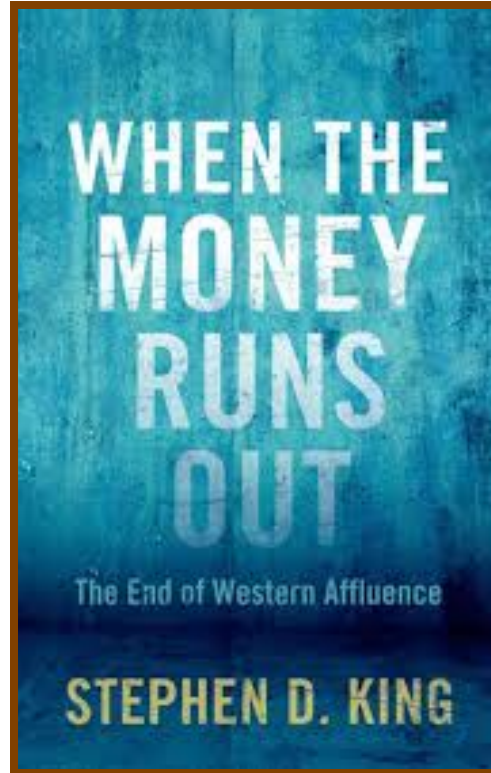
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A horror book written by Stephen King does not strike as anything out of the ordinary, until one takes a closer look and realizes that this is Stephen D. King, chief economist at HSBC, and not his fiction-writing fellow author. And yet, Stephen D. King has written a horror story that could rival its fictional counterparts because the facts it details are so chillingly true.

Taking a clear-eyed look at the future, King examines his uncomfortable belief that both sides of the raging austerity vs. stimulus debate in dealing with the Great Recession are wrong. He argues that their assumption that the recession was just a blip on the screen of economic growth and prosperity is false. In King's opinion, we can expect growth rates to remain stagnant indefinitely, a terrifying proposition indeed.

When the Money Runs Out is deep in economic history, in which King argues the factors causing the rapid growth after the end of World War II are no longer present. Demographic changes, globalization that has turned initial trade surpluses into deficits and many other factors have stopped the rapid economic growth that wealthy, developed nations enjoyed in the second half of the 20th century. It is that rapid growth that was the exception, not the current slowdown. For King, Japan's economic struggles are not an anomaly, but a prophecy that the West should heed.

And so King turns to what happens When the Money Runs Out and the citizens of affluent nations are used to increasing standards of living and entitlements while their governments are drowning in seas of debt and turning to stimulus actions in hopeful desperation. The picture that emerges from this mix of politics





and economics is not pretty, and King's book teeters on the verge between the horror and dystopian genres.

Still, King is not a writer of horror fiction, nor is he a fearmonger. He is a respected economist sounding a Cassandra-like warning in clear, understandable prose. And he proposes solutions to avoid the disaster that he foresees. While they're not easy, they are certainly easier than the future he predicts if they are not heeded.

# After The Music Stopped

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**Author: Alan S. Blinder**

**Topics : Economy, Financial Crisis, Public Policy**

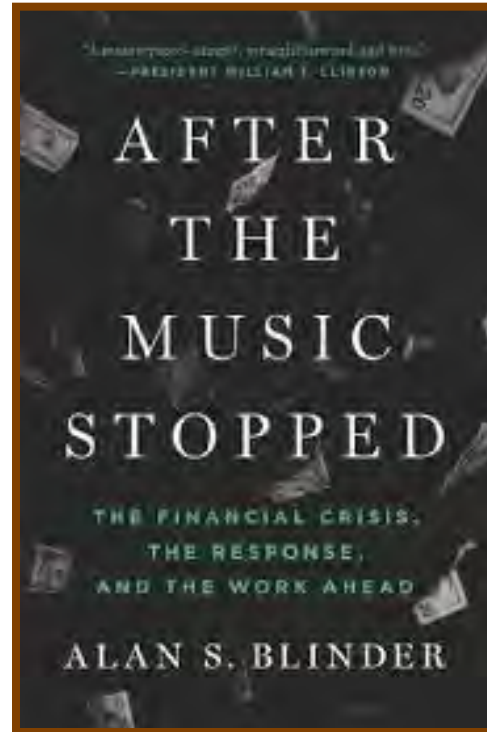
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After the Music Stopped, by Alan S. Blinder. sets itself the formidable task of objectively explaining the worst financial crisis in America since the Great Depression. As the book title suggests, it's a comprehensive report, from why it happened, to what the government's response was and what should be done to complete the recovery and set future public policy.

Thankfully, Blinder is an economist who writes well. His credentials as a Princeton professor of economics, Wall Street Journal columnist, former vice chairman of the Federal Reserve Board and one of the members of President Clinton's Council of Economic Advisers set him up perfectly for the economic facts of the book. His gift as a storyteller makes it incredibly readable.

Blinder starts with the infamous housing and bond bubbles, and finally the stock market collapse. He details how these events spiraled out of control across the interconnected global economy. He discusses the responses of both the Bush and Obama administrations. Instead of focusing on the petty details of the what, he zeroes in on the whys.

Blinder posits that the financial crisis did not happen in a vacuum. He argues that, years prior to the crisis, the US financial system had grown increasingly complex and unstable. It had far too little or incompetent government regulation and was a too-tall "house of cards" built with reckless errors and unethical choices. When hit by a veritable tornado of crises, the house of cards collapsed. Instead of blaming the usual culprits, like the housing bubble, Blinder focuses on a total picture. If there is one event that he considers "the watershed event," it is the collapse of Lehman Brothers on Sept. 15, 2008 followed by the government's decision not to bail it out. While giving our current



macroeconomic performance a big F, Blinder feels that the government's response over the years has been effective.

Blinder also offers his own solutions for the future, notably his Ten Financial Commandments that contain gems like, "Thou Shalt Remember That People Forget" and "Thou Shalt Not Rely on Self-Regulation." Eminently readable, this book is the comprehensive read for "the rest of us," who are not economists but would like to understand what it was all about.

# House Of Debt

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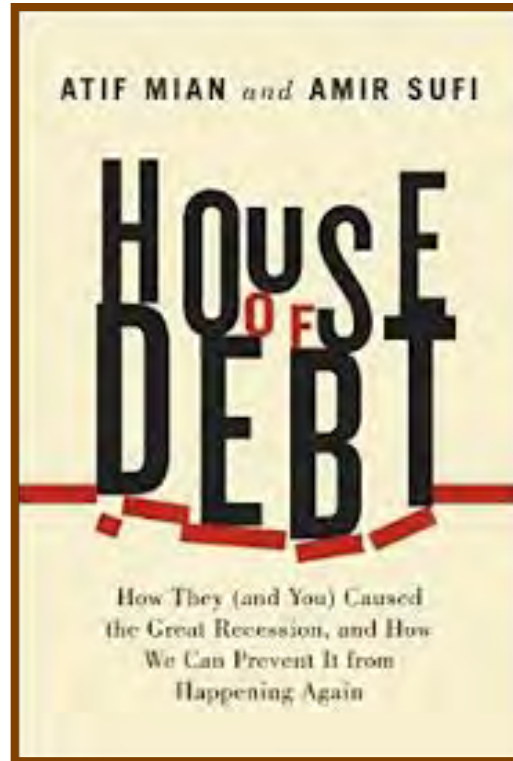
**Authors: Atif Mian And Amir Sufi**

**Topics : Debt, Managing Debt, Paying Off Debt, Great Recession**

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America is still picking up the pieces from the financial collapse of 2008. People are still jobless, homeless and financially insecure. As we try to put our economy back together, it's helpful to take a look at why and how things fell apart.

That's the goal of House of Debt by Dr. Atif Mian. Mian, a professor of economics and public affairs at Princeton, argues that the recession was both a personal and a political failure. In order to prevent another financial crisis, we need to correct both arenas.



Mian examines a massive array of economic data from the years leading up to the Great Recession, as well as the period before the Great Depression and the European economy before its economic malaise. He concludes that the common thread that unites these economic disasters is the tremendous rise in household debt.

The facts are clear: Between 2000 and 2007, household debt increased by \$7 trillion. The economic boom was financed by a tremendous increase in consumer debt. When individual households were up to their eyeballs and could borrow no more, the bubble burst. Mian lays it out cleanly: The reason for the financial collapse was too much borrowing.

The strongest part of the book is the clarity of the causal reasoning. Mian has command of an amazing array of evidence and supports his central argument well. He presents a strong, compelling story of the events leading up to the meltdown of 2008.

The second part of the book details Mian's solutions to the problem. The personal finance solutions are the weakest part of the book, and it's not because the solutions aren't correct. There's just nothing new or novel about Mian's ways to get out of debt. All that's new here is the motivation: Getting out of debt is more than a good idea. It's a civic responsibility.

Mian's policy solutions are far more interesting. He discusses new ways to regulate financial institutions. He makes a strong case for a greater government intervention regarding personal finance in order to stave off another ruinous boom-bust cycle.

House of Debt is a good read for people interested in the policy side of personal finance. It's clear, readable, and well-researched. Mian is an expert in the field, and his expertise makes this book a strong entry into the public discussion on financial reform.

# Money, Greed, And God

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**Author: Jay W. Richards**

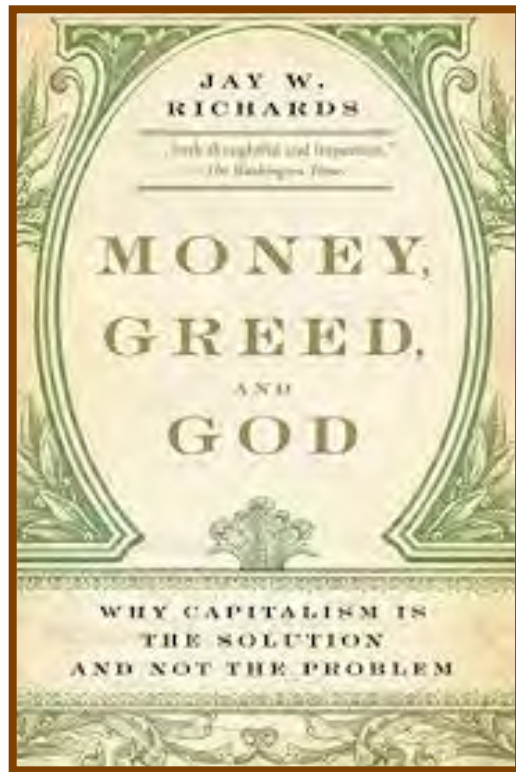
**Topics : Capitalism, Christian, Consumer, Greed, Religion**

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“Can a Christian be a capitalist?” This politically and religiously loaded question serves as the opening and the premise of *Money, Greed and God*, Jay W. Richards’ book exploring the connection between Christianity and capitalism. The answer, according to Richard, is a resounding “yes.”

Richards argues that the Bible provides the foundation for the free market. He debunks eight economic myths that are used to argue why a Christian can’t be a capitalist. If you’ve been feeling guilty about conservative economic principles clashing with religion, this is a must-read. And if you’ve ever just wondered:

1. Can’t we build a just society?
2. What would Jesus do?
3. Doesn’t capitalism foster unfair competition?
4. If I become rich, won’t someone else become poor?
5. Isn’t capitalism based on greed?
6. Hasn’t Christianity always opposed Capitalism?
7. Doesn’t capitalism lead to an ugly consumerist culture?
8. Are we going to use up all the resources?
9. The answers to those questions are waiting for you in Richard’s thought-provoking book.



# The Trillion Dollar Meltdown

## Easy Money, High Rollers, And The Great Credit Crash

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**Author: Charles R. Morris**

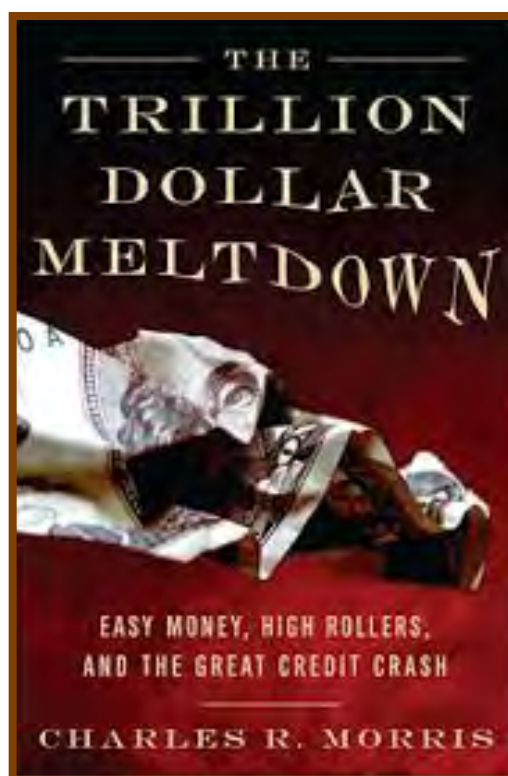
**Topics : Depression, Economy, Financial Institution**

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As a general rule, only the very smartest people can make truly catastrophic mistakes. So says Charles R. Morris, author of *The Trillion Dollar Meltdown*.

*The Trillion Dollar Meltdown* is a fun read if reading about your country's systemic financial collapse can be considered fun. The book seems to have been rushed to publication, as the topic was so hot at the time it was released. If you really believe that there's no way our financial system could ever collapse, or that we'll never see another Great Depression (or a Greater Depression), the book will appear to inspire fear. However, it is a realistic explanation of what happened, and while no one can predict the future, the question of "What's next?" is easier to answer once you've understood what happened in the first place.

If you're looking for an understanding of why everything suddenly went downhill, *The Trillion Dollar Meltdown* does a good job of explaining it.



# The Purpose Economy

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**Author: Aaron Hurst**

**Topics : Finding Your Purpose, Quality Of Life, Taproot Foundation, Volunteering**

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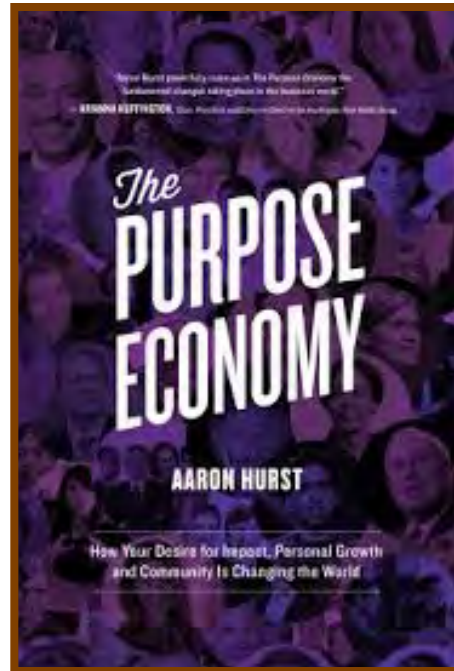
As founder of the Taproot Foundation, the largest nonprofit consulting firm in the U.S., Aaron Hurst knows a lot about establishing purpose in one's life. In his book, *The Purpose Economy*, Hurst explores the premise that today's economy centers around employees and consumers finding their purpose and then acting upon it.

After leaving his high-paying tech job in 2001, Hurst launched Taproot as a way for professionals and large corporations to give back through volunteerism. He found that, when people can give of their own talents and skills, they reap many more benefits than simply volunteering for a cause.

Part personal memoir and part informational, Hurst's book provides readers--and the next generation--with a new work ethic. It is not enough to simply work and "be." Professionals today are looking for a way to create meaning in their lives. Entrepreneurs, such as those heading startups like Etsy, Kickstarter, Tough Mudder and others, create value in their organizations by connecting us to our local communities.

This is a book for anyone who is interested in finding a purpose, giving back to others, and exploring how gaining their own sense of purpose has developed our current Purpose Economy. Hurst encourages innovation and finding a passion to act upon--no matter how big or small.

This book will help readers, whether fresh from high school, college graduates who are just starting out or seasoned professionals looking for a change, to define their own purpose and create a perspective upon which they can springboard to create something bigger than themselves.





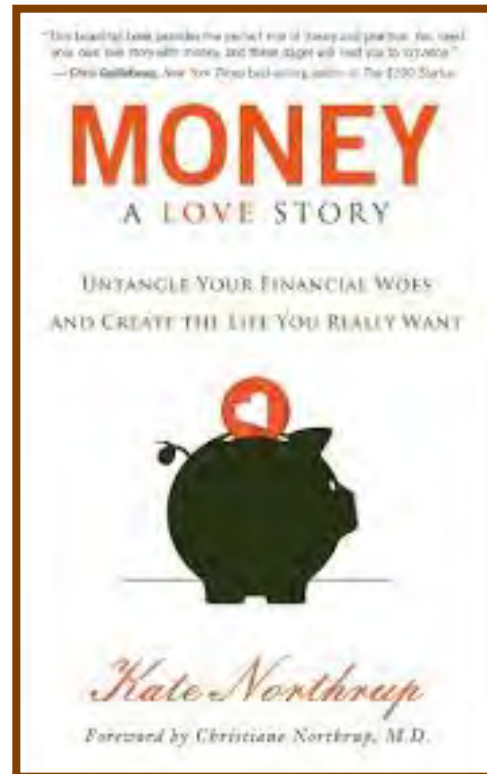
## Money: A Love Story

**Author: Kate Northrup**

**Topics : Financial Education, Financial Planning, Money Management**

While you can argue that Northrup must have had it easy to begin with, having reached complete financial independence at the tender age of 28. Anyone who accomplishes that probably has something worth sharing. *Money: A Love Story* is as much about the emotional aspects of money and our relationship with it as it is about the practical aspects of smart money management.

You may not agree with everything Northrup says, and you may find her tone patronizing at times, but there are some excellent exercises in this book that will get you thinking about your own relationship with money. That's where you'll find value in this book, in addition to the inspiration of a young woman reaching financial independence so early in life.



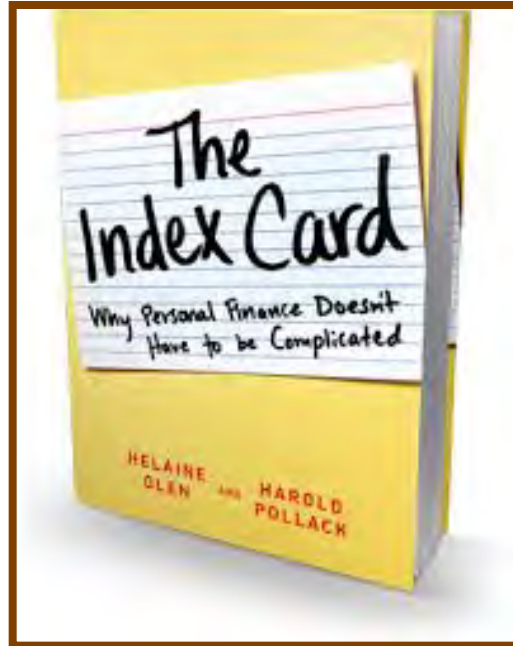
# The Index Card

**Authors: Helaine Olen And Harold Pollack**

**Topics: Money Management, Retirement, Savings, Strategies**

It's common to worry about maximizing your investments and having enough money for retirement. But if you're like many of us, worrying is as far as you go.

Making financial decisions can seem daunting because there are so many options and so many financial advisors, some of whom don't always have your best interests in mind. And so you do nothing, opting to let inflation eat away at the value of your savings and missing out on stock market run-ups.



What if there were a simple list of steps you could take to build and maximize wealth? One that wasn't complicated and overwhelming?

As it turns out, there is!

University professor Harold Pollack and finance writer Helaine Olen have teamed up to write a book that can easily steer you in the right direction. "The Index Card: Why Personal Finance Doesn't Have to Be Complicated" (Portfolio/Penguin, 2016) proposes 10 easy steps to financial success.

The idea of the book stemmed from Pollack filling an index card with advice while he was doing a video interview with Olen. After the index card was posted online and went viral, the pair decided to collaborate.

But the genesis goes back even further. A University of Chicago professor in medicine, poverty and public policy, Pollack created the list to help get his own family out from under financial pressure as a result of family, health and employment issues. The list was crucial in returning his family to financial solvency.

Some of the ideas also build on “Pound Foolish: Exposing the Dark Side of the Personal Finance Industry”(Portfolio/Penguin, 2012), a guide Olen wrote that warns readers about following traditional – but potentially useless – advice for wealth generation that’s commonly given by financial advisors and gurus. In her book, Olen argues that Americans have spent billions on personal finance products that do little to help overcome financial obstacles. Cutting down on lattes, she says, is not a road to becoming a millionaire.

Granted, the 240-page collaboration between Pollack and Olen is a little more complicated than the original list. Pollack said he and Olen felt some of the points needed additional explanation in the interest of facilitating a more thorough understanding. Here’s the list in its entirety:

1. Strive to Save 10-20 Percent of Your Income
2. Pay Your Credit Card Balance in Full Every Month
3. Max Out Your 401(k) and Other Tax Advantaged Savings Accounts
4. Never Buy or Sell Individual Stocks
5. Buy Inexpensive, Diversified, Indexed Mutual Funds and Exchange-Traded Funds
6. Make Your Financial Advisor Commit to the Fiduciary Standard
7. Buy a Home When You Are Financially Ready
8. Insurance - Make Sure You’re Protected
9. Do What You Can to Support the Social Safety Net
10. Remember the Index Card
11. Many of the suggested actions, such as opening a Roth or traditional IRA account or increasing your savings, can be handled easily by Wasatch Peaks Credit Union.

# The 5 Lessons A Millionaire Taught Me About Life And Wealth

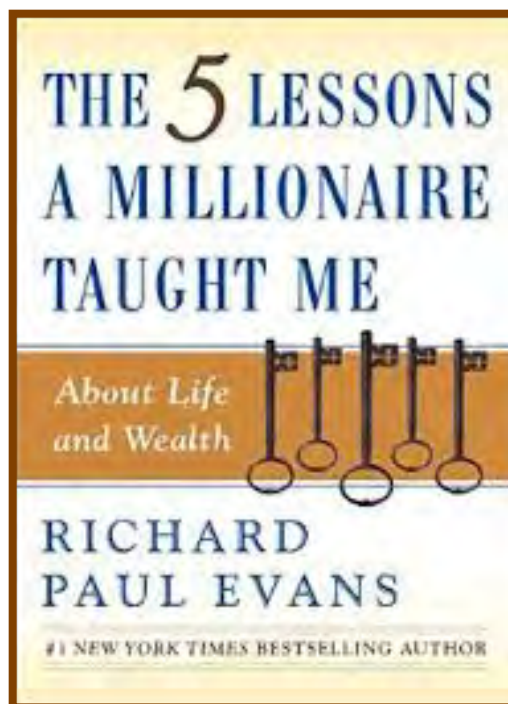
**Author: Richard Paul Evans**

**Topics : Money Management, Responsibility**

A quick read, this concise book is interesting because it combines the practical tools of smart money management (build a nest egg, pay off your debt) with the somewhat spiritual or metaphysical (decide to be wealthy). It asks you to write an affirmation about wealth on a card and leave it in strategic places in your home for 30 days.

The five lessons Evans learned as a young boy from a millionaire who was looking to help others are:

1. Decide to be wealthy (make the commitment)
2. Take responsibility for your money (know how much you have, where it comes from, and where it's going)
3. Keep a portion of everything you earn (start building a nest egg now)
4. Win in the margins (a little extra income or a little extra savings can go a long way)
5. Give back



Does it work? Evans claims it does. The truth is that simply taking responsibility and keeping a portion of what you earn is enough to help anyone through even the most difficult times, and the book includes some nice forms and resources.

If you'd like to get your finances under control but don't want to spend a lot of time reading up on how to do it, this book is the perfect tool for you. Check it out at your local library or go to their website, [www.thefivelessons.com](http://www.thefivelessons.com).

# The Moneyless Man

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**By: Mark Boyle**

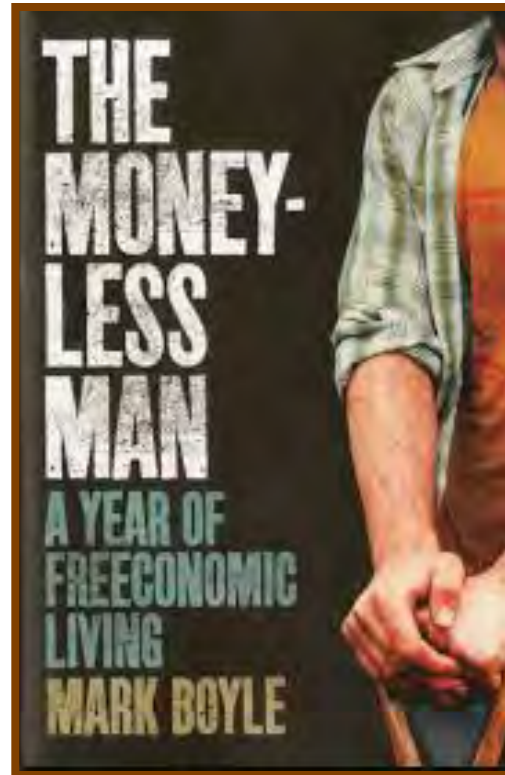
**Topics : Money Management**

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Could you live without spending money? ANY money? Mark Boyle set out to do just that for a year. While it would be impossible for all of us to completely escape the consumerist world we live in, Boyle pulled it off for a year, and his story makes for some interesting reading.

With his characteristic humility, he admits that not everyone will agree with his ideas or want to go to the extremes that he did. In his words, "None of us are teachers; we are all students, learning from each others' experience. I hope you find something in mine. Take what you find useful and stick the rest in the recycling bin of ideas."

A fun, thought-provoking read that may even give you some ideas for frugal living you might enjoy.



# The Behavior Gap

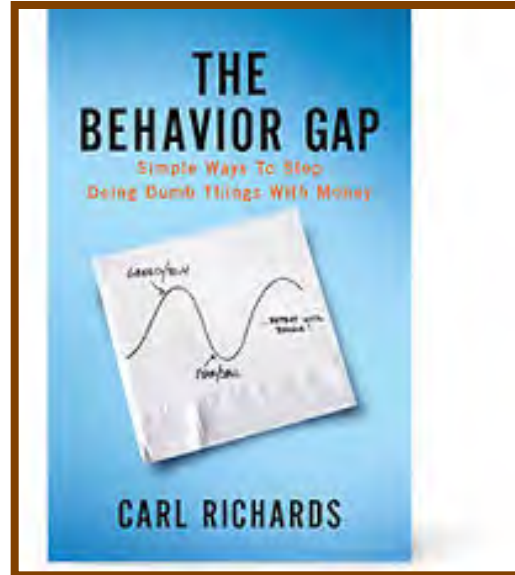
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**Author: Carl Richards**

**Topics : Financial Education, Investing, Money Management**

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Unlike many investment and money books that offer advice, this book simply asks some tough questions. It isn't only in money matters that we often know the right action to take but don't do it. The difference between what you know and the action you take is what Richards calls "the behavior gap."



For example, the strategy that works best with mutual funds is to buy them and leave them alone. But people don't do that even though they know it makes the most sense. Instead, they're busy trading, and sell when things go down. Even though they know they should be waiting it out.

If you've wondered where that kind of self-sabotage comes from, and how to get out of it, you'll want to read this book. The diagrams are simple and clear, and reading the book will help you change your thinking about money and how you use it. It's also an eye-opener into why we do the things we do, even when they're so clearly not in our best interest.

# Personal Finance For People Who Hate Personal Finance

**Authors: Liam Judge And Gregory Bresiger**

**Topics : Financial Advisor, Investing, Personal Finance, Saving, Scams, Smart Money Management, Spending**

Written by the combination of a 26-year-old and a 59-year-old, this book really speaks to people of all ages and stages. The title alone was intriguing, and the book delivers on its promise to make personal finance if not interesting, at least readable.

Covering a variety of topics including spending, saving, investing, credit card management and how to hire a financial advisor, this book may not cover everything, but it does cover a lot. Especially helpful is the section on how to avoid scams. If investing and creating a portfolio has sounded overwhelming, this book is a must-read.



# The Busy Family's Guide To Money

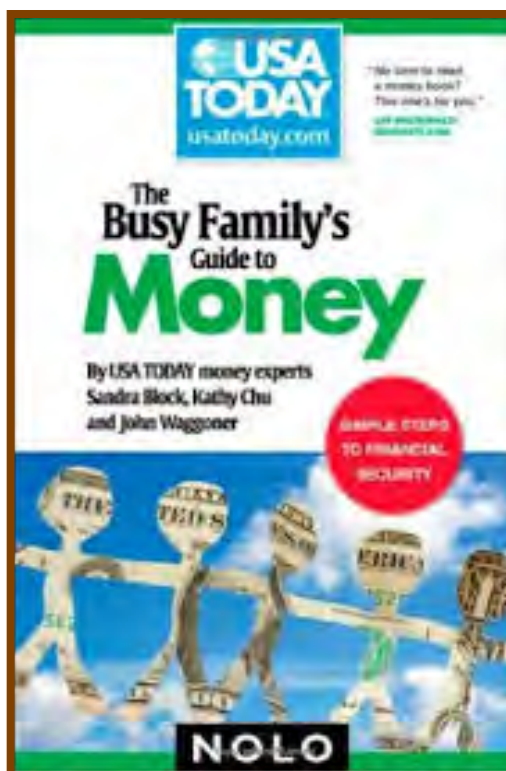
**Authors; John Waggoner And Sandra Block**

**Topics : College, Creating A Family Budget, Debt, Financial Solutions, Investing, Managing A Family Budget, Mortgage, Retirement**

Published by Nolo, "The Busy Family's Guide to Money" is helping American families of all income levels by teaching them some simple steps for taking control of their finances.

It's written by John Waggoner and Sandra Block, two USA Today personal finance columnists, and Kathy Chu, a USA Today reporter. The financial solutions they discuss are practical and explained in a concise, sensible manner.

Topics such as creating and managing a family budget, taking control of debt, and shopping for a mortgage are all covered in depth. One great topic that all parents should read is the section that discusses teaching children about smart money management, planning and saving for college and retirement, and basic information about investing.





# Living Rich For Less

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**Author: Ellie Kay**

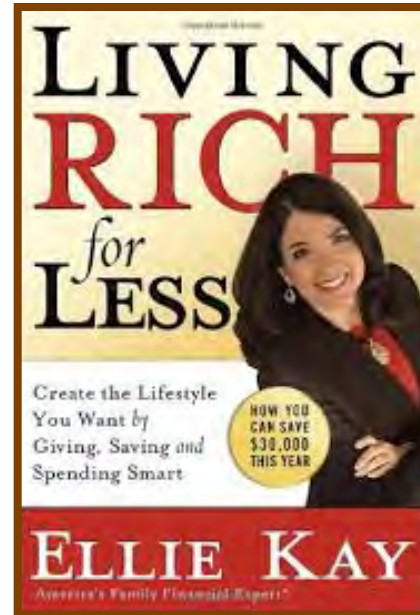
**Topics : Charity, Family, Money Management, Saving Ideas, Smart Spending**

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In this book that requires no knowledge of finance or investing lingo, Kay revisits the classic rules of personal finance. Give 10 percent away, save 10 percent, and spend the other 80 percent wisely.

While Kay doesn't say anything new, she does encourage good financial habits. And this just may be the book you need to get onto your own road of no debt, a nice bundle of savings and very smart money management. The author claims to have helped people save \$30,000 in a single year (wouldn't that be nice?) and says she's "been there," living through difficult times like many American families.

With five children, Kay was still able to save and donate, and that alone is inspiring. The "cha-ching" factor she mentions continuously in the book gives you money-saving ideas, and the book is pretty comprehensive in ideas for smart spending.

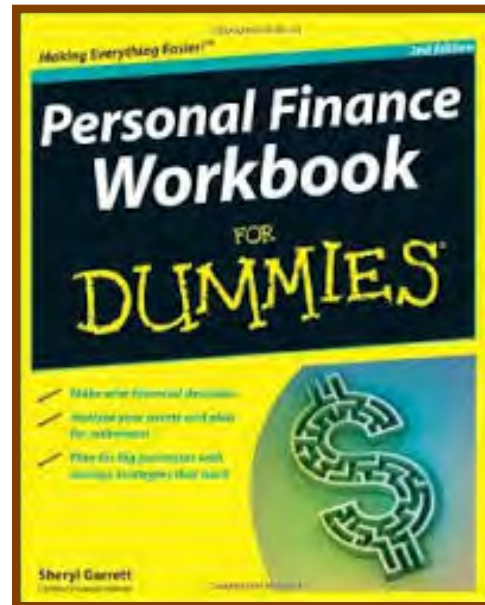


# Personal Finance Workbook For Dummies

**Author: Sheryl Garrett**

**Topics : Budgeting, College Planning, Decision-Making, Financial Management, Insurance, Investing, Retirement, Saving**

If you prefer an active, involved approach to self-help, this practical, hands-on guide will walk you through a comprehensive financial counseling session. It will help you assess your financial health, plan your day-to-day financial management skills, make smarter financial decisions, invest for financial growth and build your financial common sense. Whether you're planning for yourself or your family, you'll benefit from advice on budgeting, savings, college planning, affording a new home, investing for retirement, determining insurance needs and more.



What sets this book apart is the way that it actively involves the reader. Most books are like lectures, but this one is a virtual hands-on workshop. With worksheets, checklists, and formulas, it keeps you involved and thinking. With any luck, you'll stay in the involved-and-thinking habit when it comes to your money, long after you've finished working your way through these lessons.

# The Wall Street Journal Complete Personal Finance Guidebook

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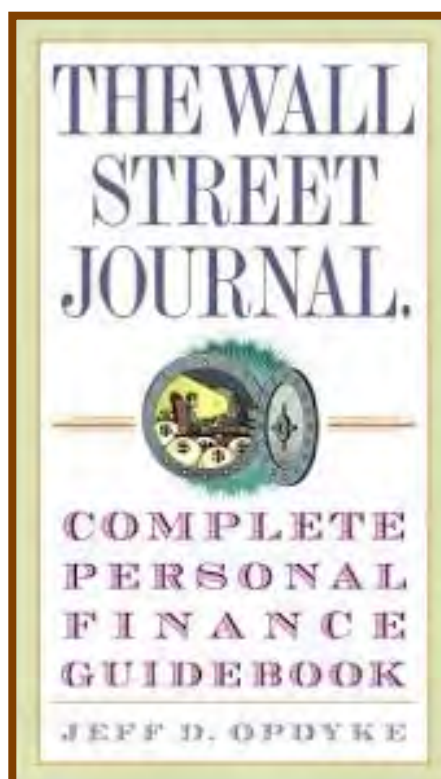
**Author: Jeff D. Opdyke**

**Topics :Banking Accounts, Budgets, Decision-Making, Financial Education, Investing, Loans, Mortgages, Retirement, Savings Plans, Taxes**

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The Wall Street Journal is a trusted name when it comes to reporting on financial and money issues. Jeff D. Opdyke, the newspaper's financial reporter, has covered investing and personal finance for more than 12 years and now shares his knowledge.

In his book "The Wall Street Journal Complete Personal Finance Guidebook," Jeff gives clear, concise and practical explanations to all the necessary elements that are related to personal finance. Just a few of the topics he covers include checking and savings accounts, savings plans, realistic spending plans (also known as budgets), investments, mortgages and loans, retirement and taxes. Jeff also gives many suggestions on how to make current and future financial decisions.



It doesn't matter if you're just starting to manage your income or trying to save for college or for something you'd like to buy. This book will guide you through important money decisions, give you a better understanding of the concepts related to personal finance, and help you measure your financial progress. A companion workbook is also available for implementing Jeff's explanations.

# All Your Worth

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**Authors: Elizabeth Warren And Amelia Warren Tyagi**

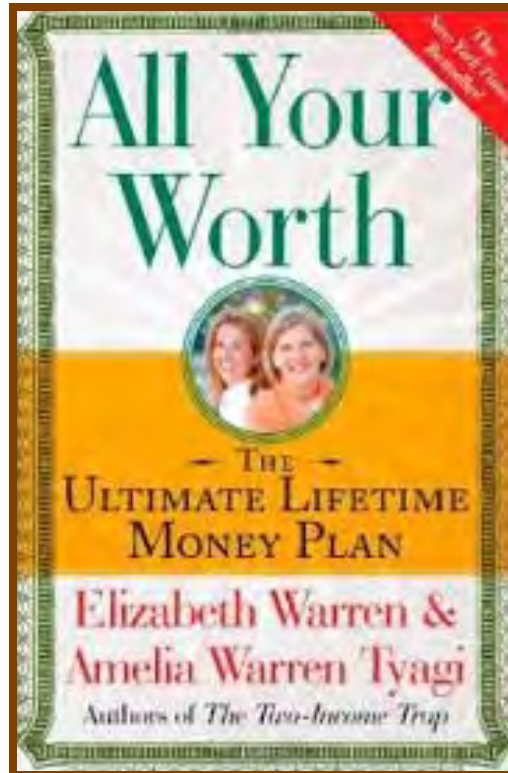
**Topics : Budgeting, Creating A Plan, Emotional-health, Financial Management, Planning**

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Written by a mother-daughter team, “All Your Worth” is the result of more than 20 years of intensive research. Instead of a few quick fixes destined to fall apart, you’ll find a breakthrough approach for getting control over your money. The authors help you create a plan that isn’t for a week or a month – this is a plan that lets you master your money for the rest of your life.

Warren and Tyagi endorse a strategy of divide and conquer. They teach you how to balance your money between three essential categories: the Must-Haves, the Wants and Savings. No complicated budgets and no keeping track of everything you spend. You can put your money matters behind you and get on with what really matters.

Yet aside from its motivational prowess, what makes this book so irresistible is how the authors help you discover things about yourself that you have never quite thought about. Are you an emotional spender? Is debt robbing your future? Do you spend too little on fun? Are you and your partner trapped in the “blame game?” After you read this book, you will never look at yourself or your money the same way again. Warren and Tyagi are here to tell you that you can stop worrying, that you can change it all. You can have enough to cover the necessities, enough to save and enough to reach toward your dreams. Best of all, implementing the ideas of All Your Worth will give you peace of mind for the rest of your life.



# Freakonomics

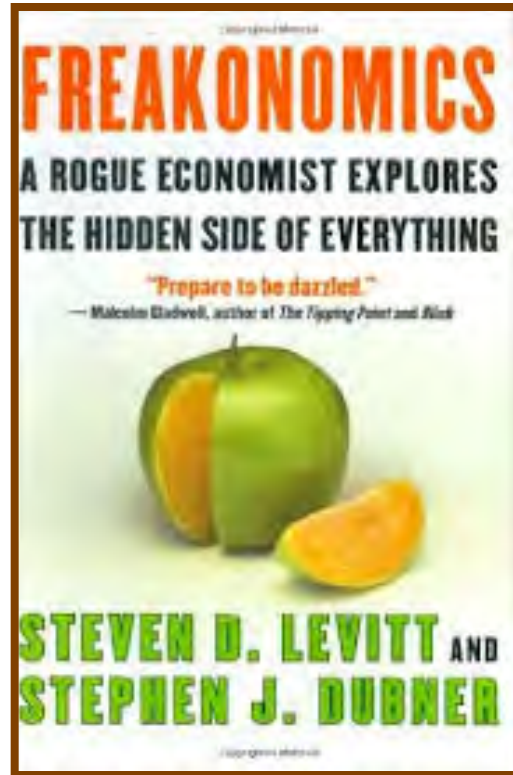
**Authors: Steven D. Levitt And Stephen J. Dubner**

**Topics : Economics, Finance, Financial Stories, Scams**

Besides just having a fun name, we discovered that Freakonomics, the book by economist Steven D. Levitt and New York Times writer Stephen J. Dubner, also serves as an entirely new and fun way to look at the world of economics.

Hardly your slow and boring economy lesson, Freakonomics introduces readers to finance and numbers with real-world, intriguing examples. From stories on the inner workings of crack gangs to cracking the myths about campaign finance, Freakonomics cleverly and descriptively defines standard economic functions in a way we can all understand and even appreciate.

From start to finish, Freakonomics is entertaining, bright, and extremely clever. It touches on finance, deceit, clutter and how we view the world around us. And throughout the book, one central point emerges: If one asks the right questions, all the answers in the world are at our fingertips. All it takes is a new approach.



# The Prosperity Aerobics

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**Author: Cary Bayer And Margaret Tanzosh**

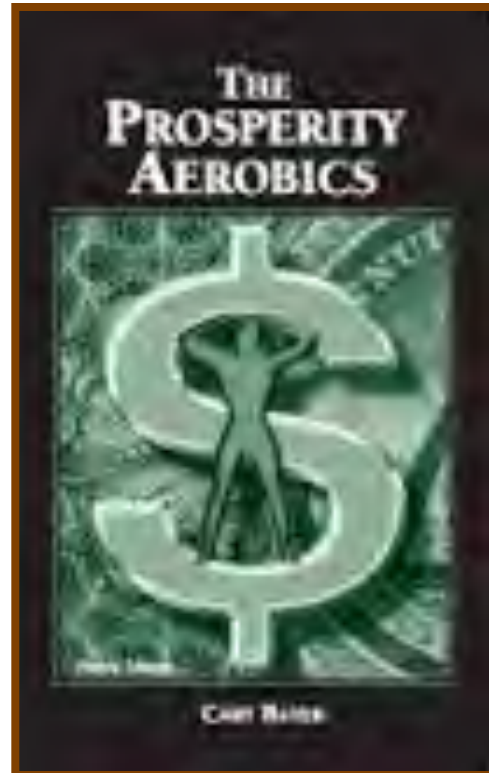
**Topics : Emotional-health, Exercise, Financial Plan, Income, Investing, Quality Of Life, Saving, Spending**

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Author and life coach Cary Bayer has developed this series of "prosperity exercises" that are designed to make a major impact on both your supply of money and your supply of pleasure and well-being. They tap into the power of nature to support you in fulfilling your life's purpose.

Bayer's mental workout takes just 15 minutes a day. He introduces you to techniques necessary to overcome dysfunctional attitudes and behaviors in four areas of your life: income, spending, saving and investing.

Written in a user-friendly manner with a fair amount of humor, this enjoyable book can help you remove the blocks between you and the prosperity you dream about.



# The Richest Man In Babylon

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**Author: George S. Clason**

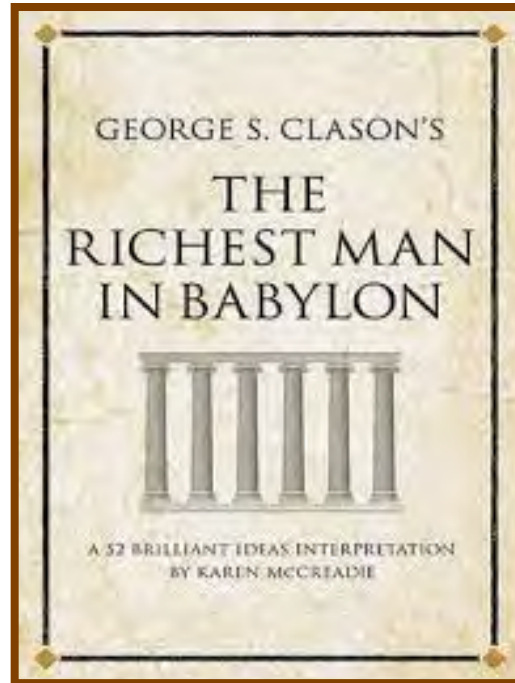
**Topics : Fictional Story About Money, Getting Rid Of Debt, Money Management, Savings Plan**

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Short and to the point, The Richest Man in Babylon tells the story of several ancient Babylonians and their relationship to money in the richest society that ever was.

The story is completely fiction. That, however, does not detract from the lessons taught, which are things we already know, for the most part, but which the book brings home in an interesting way.

At times a little confusing in its insistence on creating an ancient atmosphere, this is a quick read and a worthwhile one. For example, the story about getting out of debt describes someone who was in debt and paid it all off. His secret? Simply using 20% of income toward debt payment, 10% for savings, and live off 70%. Sounds simple, and of course it works, but how many people really do it? Read the book and you might be motivated to give it a try.



# Secrets Of The Millionaire Mind

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**Author: T. Harv Eker**

**Topics : Build Wealth, Financial Growth, Millionaire, Money Management, Success**

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Have you ever wondered why some people tend to naturally have a talent with money while others struggle to stay afloat? Is it their background, something they learned along the way? Is it their career choice, their contacts or business savvy? Is it mere luck?

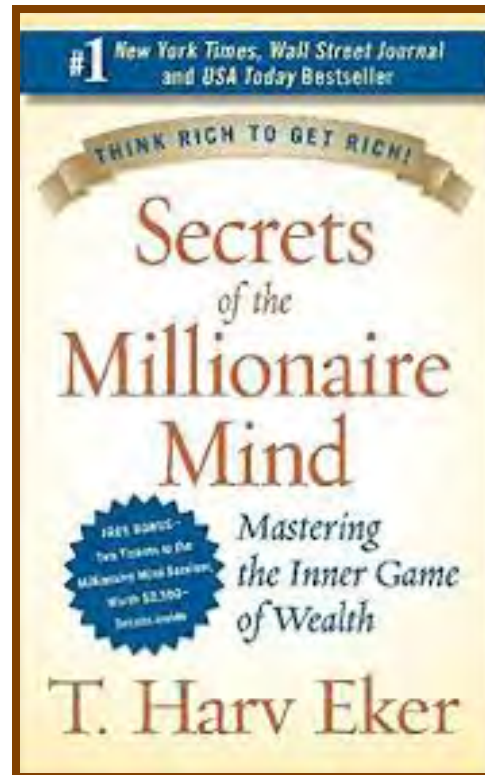
According to this best-selling book by T. Harv Eker, it's none of the above. Eker believes that each of us is born with a financial "blueprint," a pre-destined outline of our level of wealth. And the bottom line is, that you're either bound for wealth or you're not.

But, don't get depressed just yet.

Eker also claims that he can help you modify your blueprint so that anyone can be successful at money management and financial growth.

In *Secrets of the Millionaire Mind*, Eker walks readers through a detailed self-analysis, identifying each reader's personal financial history, such as how money affected you as a child. Then, he presents an insider's view into the mind of a millionaire, explaining how rich people think, behave, and manage their own money.

It's a must-have book for anyone looking to maximize personal financial growth and to discover the true potential of the "blueprint" for building wealth.





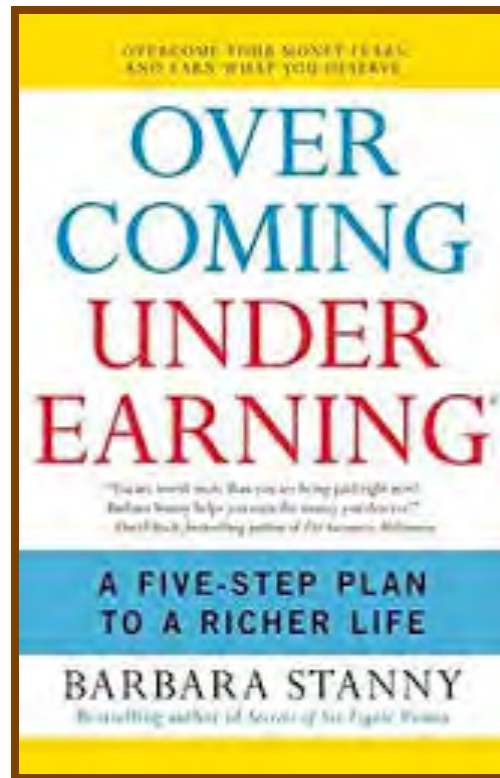
# Overcoming Underearning

**Author: Barbara Stanny**

**Topics : Gender Issues, Under-earning**

While it's written primarily for women, author Barbara Stanny says men have gained from reading her book too. For good reason. Underearning is not gender specific, and by walking through the 5 steps Stanny points out, both men and women will pinpoint, or perhaps discover for the first time, why they're not earning as much as they'd like to earn.

From a clear definition of what underearning looks like (hint: You could be bringing home six figures and still be struggling with your bills) to a description of what it looks like to respect money (spend less, save more, invest wisely, give generously-in that order!) *Overcoming Underearning* gives readers that take the time to think through the questions, the gift of insight, and guidance to take the next steps.



# Smart Money Smart Kids

**Authors: Dave Ramsey And Rachel Cruze**

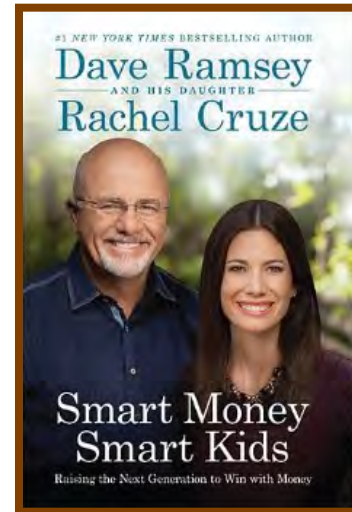
**Topics : Children, Financial Education, Money And Kids, Money Management**

Father-daughter team Dave Ramsey and Rachel Cruze join together to present some self-described “preventative medicine” for children with their book, *Smart Money Smart Kids*. Their aim is to give parents the knowledge and skills they need to raise kids who are smart about money. Knowing that personal finance isn’t always taught in schools, Ramsey and Cruze want to break the cycle of poor money management and start a new legacy in every family.

Ramsey and Cruze each have a major role in this tool for parents. Ramsey imparts his typical no-nonsense guide to money while Cruze gives insight by telling of her experiences growing up with her father, Ramsey. Her parents learned how to manage money the hard way – through the mistakes they made. Through their parents’ experiences, Cruze and her siblings learned that hard work was the way to financial freedom.

*Smart Money* gives parents tips on encouraging children to contribute to household chores, teaching them the work-money connection. Readers will learn how to teach their children about spending, saving and giving, and will likely also take away some tips to implement themselves. This book teaches parents how to recognize entitlement and whether they serve as enablers to their children’s poor financial decisions.

Ramsey is a best-selling author and talk show host with a passion for sharing his knowledge with others. His daughter, Cruze, has been speaking to groups for nearly a decade about teaching children about money. An easy read, this book is a great tool for parents of children of all ages.



# Why Didn't They Teach Me This In School?

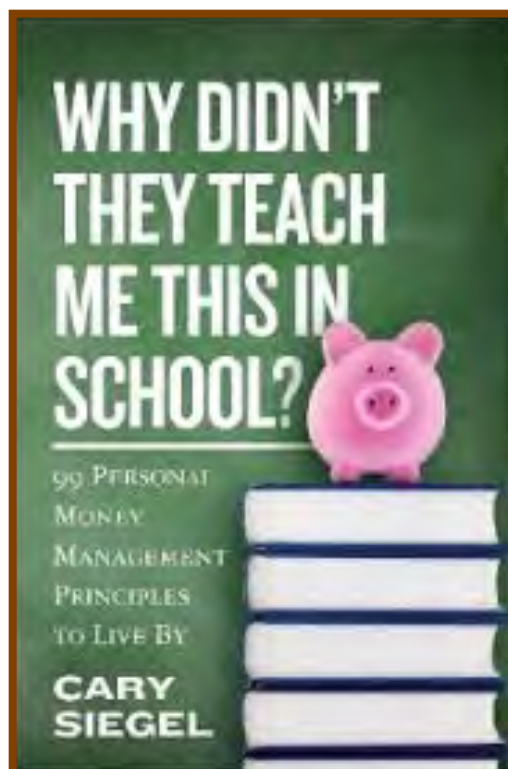
**Author: Cary Siegel**

**Topics : Financial Education, Teenagers**

Though it was not written for publication, the author created an easy read that was intended as a guide for his own five children. Once he realized that smart money management is not being taught in schools, Siegel came up with 99 practical money tips based upon his eight money principles and published it so everyone could benefit from what should be taught in high schools and colleges, but usually isn't.

Because it's divided into 99 easy to digest sections, you can pick it up for a few minutes at a time. Because the book is completely practical, you can begin implementing it immediately.

This is a great gift for any young person who's starting college or entering the workforce and handling his or her money for the first time.



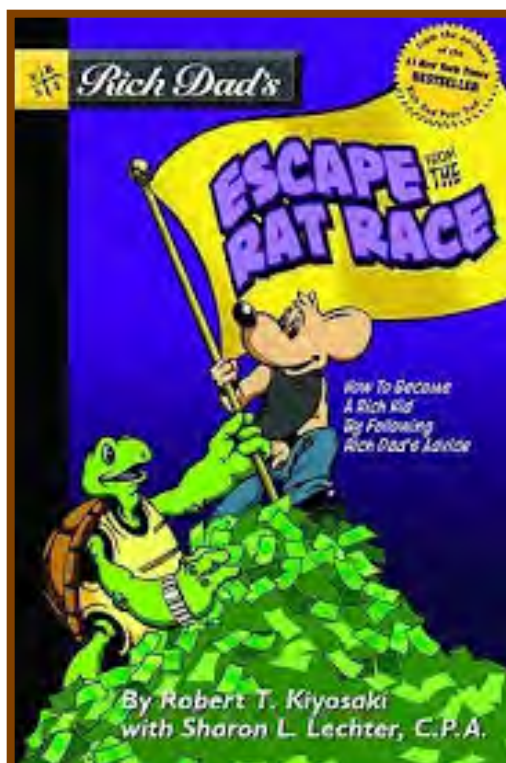
# Rich Dad's Escape From The Rat Race

**Author: Robert Kiyosaki**

**Topics : Children, Financial Education, Money Management, Teenagers**

If you're looking for engaging, yet educational, summer reading for a teen or tween, consider a book on personal finance that's written in a way anyone can understand. Kiyosaki's typical "rich dad, poor dad" message sold millions of books, but this book for younger people is exceptional in that it's written (and illustrated) in a comic book format, and kids really love it.

Try getting it from the library, or buy it online, and offer it to your child. But don't be surprised if the whole family ends up reading it! Featuring a turtle who runs out of money at an amusement park, and another little animal who helps him out with timely advice (don't work for money-make your money work for you!) this book presents serious, important information in a fun and easy-to-understand format.



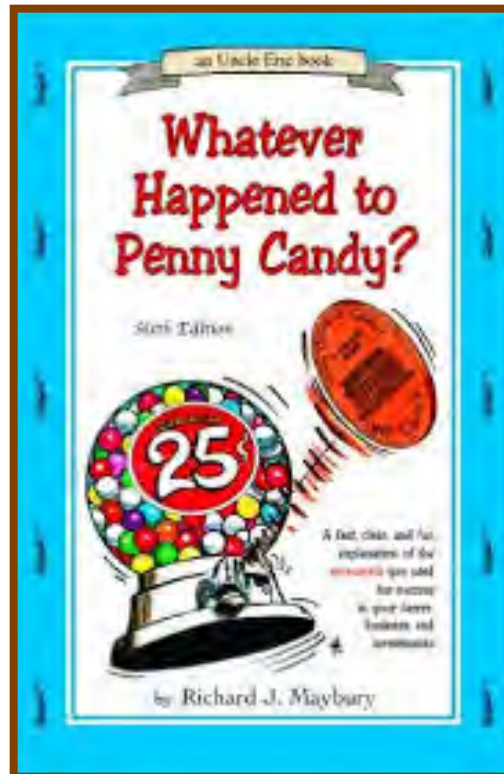
# Whatever Happened To Penny Candy?

**Author: Richard J. Maybury**

**Topics : Debt, Depression, Economics, Economy, Family, Government, Inflation, Money, Recession, Taxes, Unemployment, Wages**

If fun and interesting mentioned when talking economics sounds like an oxymoron, this is the book for you. In *Whatever Happened to Penny Candy*, Richard Maybury takes on the considerable challenge of teaching the ABC's of economics to junior high and high school students in a fun, engaging and concise manner.

*Whatever Happened to Penny Candy* is written as a series of letters from an uncle to his nephew. Packed with history and humor, these letters teach teenagers about money, inflation, recessions, depressions, unemployment, legal systems, taxes, wages, price controls, federal debt and government influence on the economy, to name just a few. In fact, this book is such a good basic primer that adults could gain a lot from it, too.



# Debt-Free U

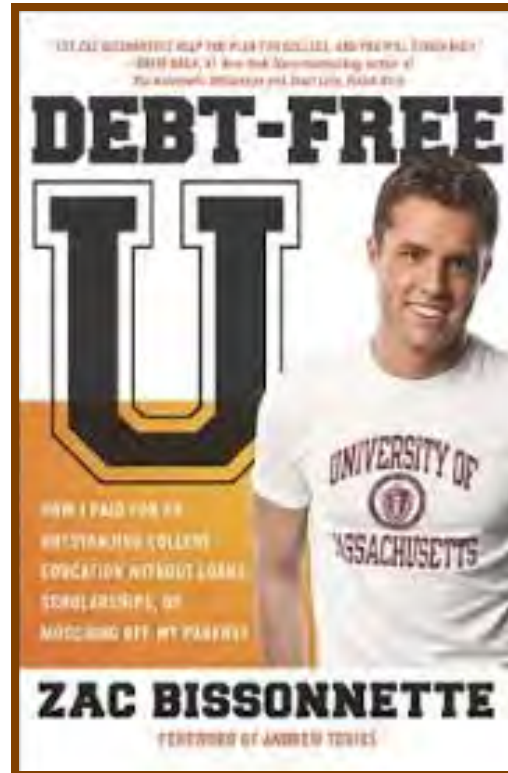
**Author: Zac Bissonnette**

**Topics : Book, College, College Expenses, College Savings, Economy, Student Loan, Teenagers, Tuition, Unemployment**

With college expenses skyrocketing while unemployment and an unpredictable economy wreak havoc on the finances of many parents, the idea of students putting themselves through college without loans is intriguing.

The author (himself a recent college graduate without student loan debt or parents who were in a position to put him through college) draws on his own experience and common sense, advising both students and their parents that there is another way.

Arguing that yes, a college education is important but, no, it doesn't have to be an Ivy League pricey private university, Bissonnette includes practical advice for parents and their college-bound children. This is a must-read for anyone considering a student loan.



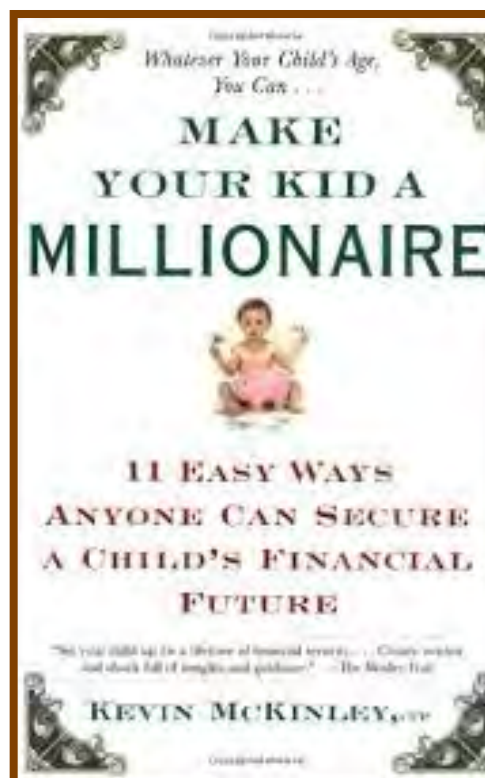
# Make Your Child A Millionaire

**Author: Kevin McKinley**

**Topics : Family, Financial Future, Savings, Savings For Children**

Taking care of business and family or social obligations on a daily basis makes sitting down and planning for the next 10 or 20 years seem overwhelming. Yet Kevin McKinley explains that when playing with your giggling toddler, you may wish to take just a few moments to ensure he or she remains happy and secure for life.

Written in an easy-to-read, conversational style, this humorous book empowers and enables parents to get the ball rolling and begin planning for their child's secure financial future. Combining financial acumen with his understanding of parents, McKinley explains in a clear and witty manner how to put away money for your child, save on taxes, and a host of other practical suggestions without causing too much difficulty for parents. Although not all advice may be practical for everyone, in general, this book can be of great service to people of all income levels.



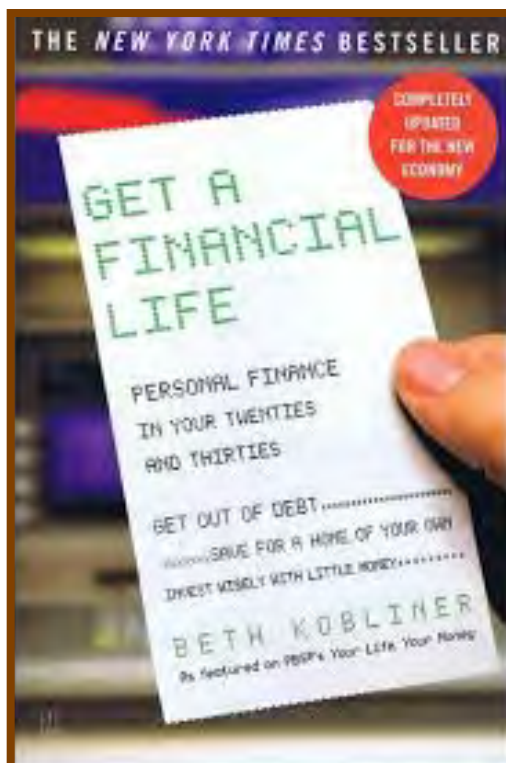
# Get A Financial Life

**Author: Beth Kobliner**

**Topics : Financial Independence, Paying Off Debt, Recession, Student Loans, Young Adults**

If you are in your 20s or 30s and trying to get a grip on your finances, *Get a Financial Life* is a must read. Written in a clear, straightforward and easily digestible style, it's chock-full of sensible advice and information that enlightens and empowers the reader to get out of debt, pay student loans and begin saving for the future.

Living in times of the greatest financial meltdown since the Great Depression can be overwhelming and frightening for young adults who are working toward a secure financial future. This book's simple step-by-step explanations show ways to be fiscally smart and financially secure in a recession. Kobliner explains that, through discipline and enterprise, anyone can achieve financial independence.





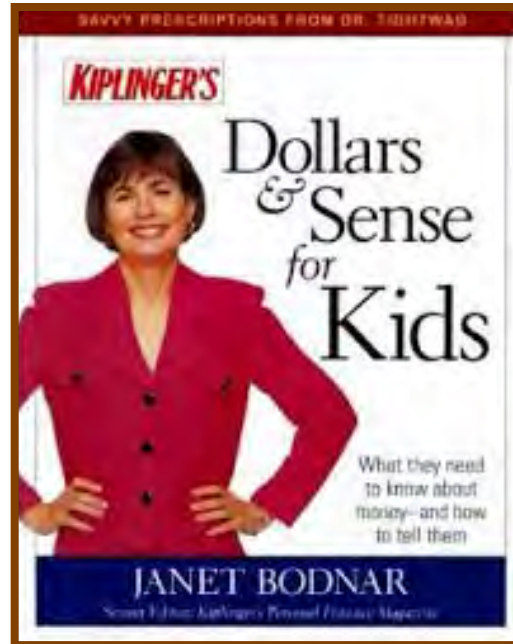
# Dollars And Sense For Kids

**Author: Janet Bodnar**

**Topics : Allowances, Children, Money Management, Spending Money**

Though the title makes this book sound like it's geared toward kids, it's not. Ms. Bodnar is actually talking to their parents.

It's written with good humor and has a healthy mix of "treat your kids to meals out" and being a tightwad. Bodnar offers advice about allowances, explaining how to see through advertising, and striking a balance between your kids spending money on what they want, and what you approve of.



Parents will find a wealth of timeless information and many ideas about teaching kids smart money management in Dollars and Sense for Kids. Even if you don't agree with Bodnar's view on everything, it'll certainly give you a lot to think about.

# A Smart Girl's Guide To Money

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**Author: Nancy Holyoke**

**Topics : Children, Creating A Budget, Money Making Ideas, Money Management, Saving, Teaching About Money**

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An American Girl book (americangirl.com), A Smart Girl's Guide to Money is a fun read for the pre-teen girl in your life. Realistic and down-to-earth, this well-illustrated book helps young girls understand the basic concepts of money management, including saving, giving, wise spending and earning money.

Including quizzes and money-making ideas, this book is a great gift for any young girl. At this age, money is fun. By learning how to set a budget now and develop good financial habits, young girls are given the tools they'll need to become financially savvy women in the future.

Now, if only there was a similar book out there for boys. . .



# Lunch Money

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**Author: Andrew Clements**

**Topics : Children, Financial Education, Investing, Saving, Starting A Business, Teenagers**

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Lunch Money is a children's book, but it teaches some very valuable lessons in a fun, interesting way. Kids think they're reading a book about kids just like them (which they are) and don't realize they're learning important concepts such as saving, investing, and even (perhaps especially) running a business.

Written by the best-selling author of Frindle, Lunch Money is a quick read for both pre-teens and their parents. This isn't a financial book, but it packs a lot of financial education in its short, captivating chapters.

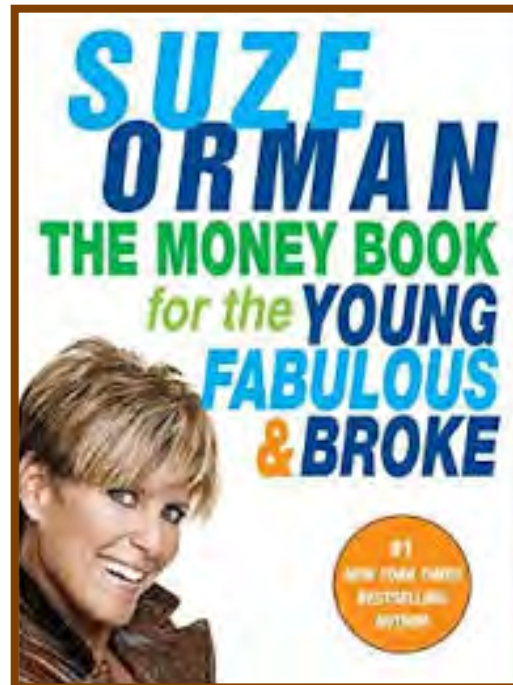


# The Money Book For The Young, Fabulous And Broke

**Author: Suze Orman**

**Topics : 401k, FICO, Financial Planning, Getting Rid Of Debt, IRA Rollover, Savings Plans, Ways To Save**

Emmy-award winner, finance guru and best-selling author Suze Orman is back with this latest installment of personal finance insight. Once again, Orman presents real information for real people in order to help them get out of debt and move steadily toward financial freedom. This time, though, Orman sets her sights on twenty- and thirty-something adults who are looking for practical ways to save for the future - whether it's for that new house, family vacation or retirement.



In The Money Book for the Young, Fabulous and Broke, Orman explains concepts like IRA rollovers, FICO scores and 401(K) plans in the straightforward, honest, and engaging voice that has made her a superstar. Orman never talks down to her readers, yet provides plenty of motherly guidance, making this book both entertaining and useful. In a way, it's like having your own personal financial mentor.

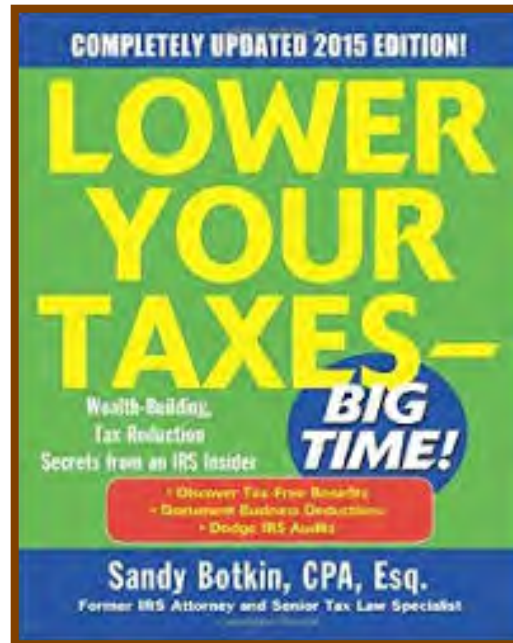
Tired of being broke? The good news, according to Orman, is that twenty- and thirty-somethings still have plenty of time to correct past financial and credit issues. But, she clearly tells us that, in order to prepare wisely for the future, solid financial planning must begin today.

## Lower Your Taxes – Big Time!

**Author: Sandy Botkin**

**Topics : Budgeting, Deductions, How To Save Money, Owning A Business**

Former IRS tax attorney Sandy Botkin reveals government secrets on finessing the tax bracket game in this eye-opening book. The foundations for Botkin’s “secrets” are simple and easy to follow. We get suggestions on how to make simple, regular deductions for house and car expenses, ways to deduct extraneous expenses (such as family vacations and dinners out on the town), fail-safe record-keeping methods, and the advantages and disadvantages of owning—or even incorporating—your own business.



Botkin’s methods are straightforward and easy to implement year after year, which probably accounts for the book’s success so far. But most of what he suggests are methods which are, for the most part, common sense approaches—not much of an “insider” take on the workings of the IRS.

Nevertheless, the book does claim to save the average American household between \$3,000 and \$15,000 a year—or more—just by following his methods. Sounds like it’s worth the \$16.95 price tag to us!

# Taming The Paper Tiger At Home

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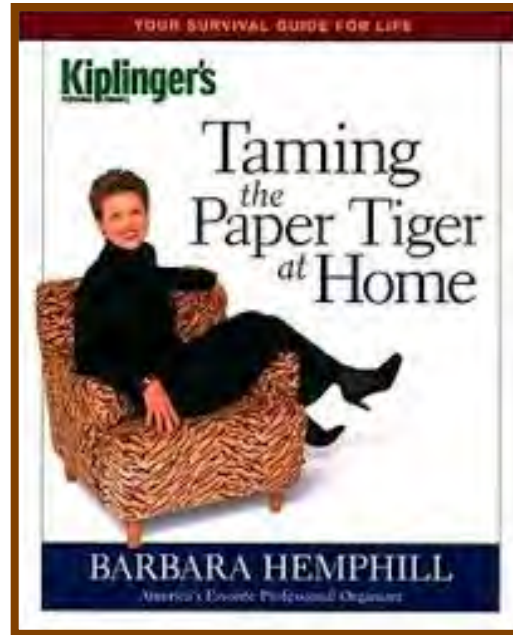
**Author: Barbara Hemphill**

**Topics : Filing Taxes, Home Management, Organization, Spring Cleaning, Tax Returns**

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How long should you keep your tax returns? How should you organize your bills before and after you pay them?

Hemphill tells you how to tame the “paper tiger” with practical solutions for managing every piece of paper that comes into your house. She’ll show you how to decide what to keep, what to toss, where to keep it and how to find it when you need it. And you’ll still have room in your house for your family and your life. In addition, she’ll teach you how to:



- Manage recipes, photographs, and your kids' artwork, as well as tax records and important family documents.
- Practice the “art of wastebasketry.”
- Maintain a calendar so no one in the family misses important events.
- Set up your own home office with the best computer workstation ideas.

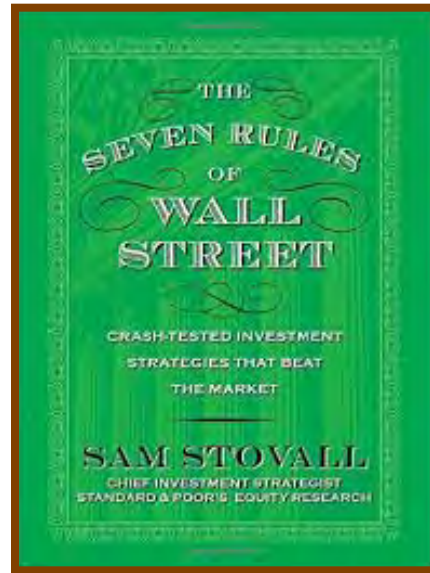
# The Seven Rules Of Wall Street

**Author: Sam Stovall**

**Topics : Buying And Selling On The Stock Market, Economy, Investing, Stock Market**

Taking into account the decline that began in 2008, this recently published book explores well-known sayings that investors consider and encourages people to consider the stock market an investment option even as others are running in the other direction. Rules include:

- As goes January, so goes the year (the first month of the year is a good predictor of what will follow during the next 11 months).
- Sell in May and then go away (the summer is a quiet time, not much happens on the stock market).
- There's no free lunch on Wall Street (by understanding what goes up when other industries go down, you can diversify among sectors and see both a higher return and a lower risk. A free lunch!).
- There's always a bull market someplace (let the market take the lead and pick winners).



These and other rules are explained in detail so people who invest in the stock market don't miss what Stovall predicts will be a surge after the slump.

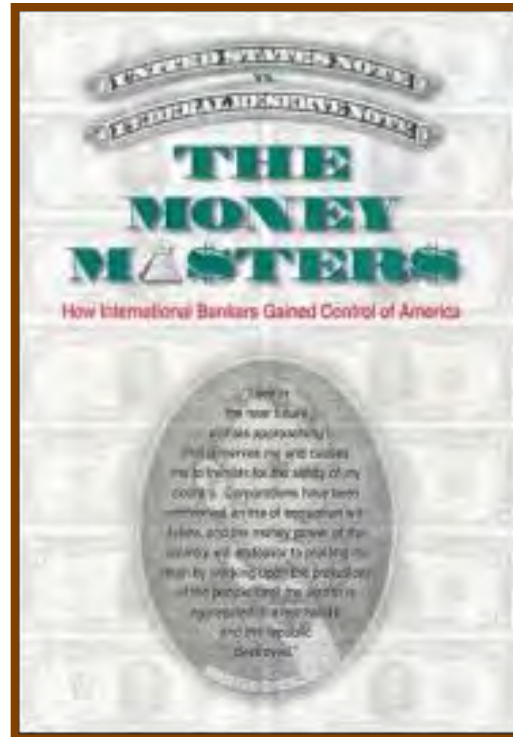
If you currently invest in the stock market and are thinking of selling everything and never investing in the market again, pick up this book. If nothing else, it'll give you something to think about.

# The Money Masters

**Author: John Train**

**Topics : Investing Money, Investors, Money Strategies, The Depression**

The Money Masters was originally published in 1980, not long after the recession of the early 1970s. At that time, the economy was in the worst downturn since the Great Depression. The first of Train's nine great investors, Warren Buffett, is still the premier U.S. investor, and Benjamin Graham is still called the dean of value investing. The 1980 edition met with near-universal praise, and while Train has published subsequent editions, the consensus among his readers is that the best parts of those follow-ups were recycled from the first book.



It's interesting to notice how many issues are still relevant almost 30 years later. Some questions never change: Do you base your investment decisions on the market, on the numbers, or on the animal reality of the company and its business? Buffett had his worst year ever in 2008, with Berkshire Hathaway down 9.6% in value; but with the S&P 500, including dividends, down 37% for the year, Buffett's results don't look so bad. And if the "salad oil scandal" or the 1960s successes and 1970s disasters of Gerald Tsai have slipped your mind, it's easy enough to use Google.

What makes The Money Masters special is its insight into the strategists as well as their strategies, and the way their strategies are as much an expression of personality as of mathematical technique.



# The Wall Street Journal Guide To Understanding Money And Investing

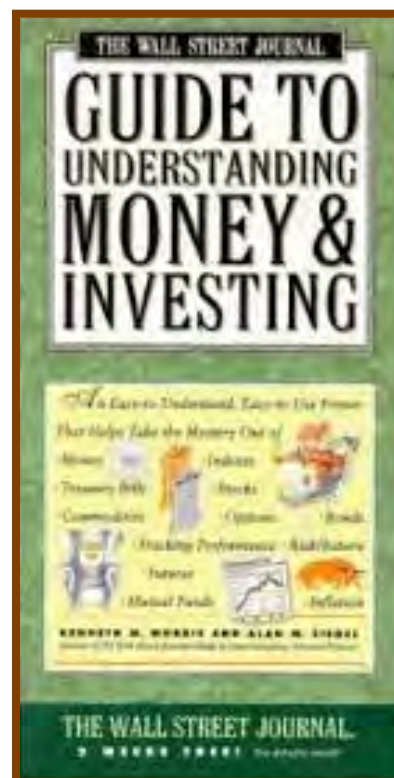
**Author: Kenneth M. Morris**

**Topics : Economy, Financial Education, Government, Guide To Money, History Of Money, Reference Guide**

This is the third edition of a widely known and highly regarded publication. For the beginner, it's an introduction to investments; for the journeyman, it's a handy reference guide and dictionary. Before moving on to stocks, bonds and mutual funds, it begins with the history of money, the nature of economic cycles and indicators, and the functions of the Federal Reserve. Avoiding questions on investment choices, the focus is on what's out there, how it works, and how it got to be that way.

Remarkably enough, this slim volume is often used as an introductory college text or as a gift to financial services clients, and is just as accessible to a bright junior high school student as to a grownup. The breadth of its appeal is largely due to the brilliance of its design – each page is as packed with illustrations, charts, and graphs as it is with content. The book even fits in your inside jacket pocket.

The few weaknesses are functions of the book's brevity. The new chapter on futures and options is a little skimpy. Other quasi-exotic investments are mentioned without warning unsophisticated investors to avoid them. And anyone who wants an explanation of the credit turbulence of 2007 that built into the stock market meltdown of 2008 will have to look elsewhere.



# The Armchair Millionaire

**Author: Lewis Schiff And Douglas Gerlach**

**Topics : Financial Freedom, How To Be A Millionaire, Investing, Millionaire**

Who wouldn't want to be an "armchair millionaire?" But what does it mean? And what does it take to join this elite club?

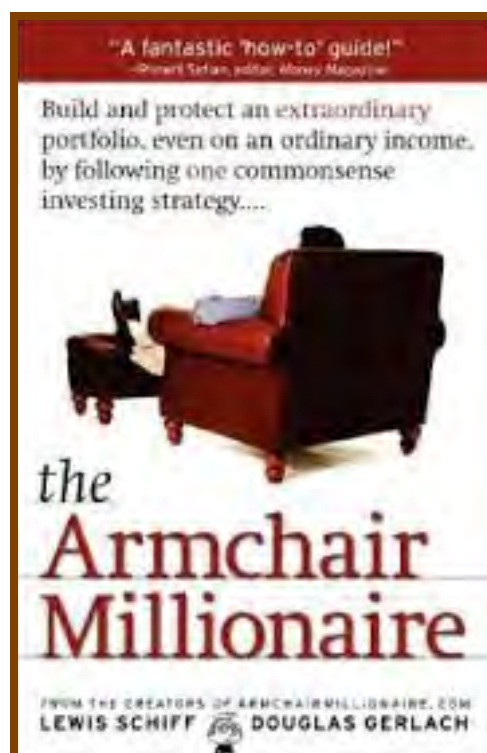
According to Lewis Schiff and Douglas Gerlach, creators of armchair millionaires.com, it's not an elite club at all. An Armchair Millionaire is someone with a goal, someone with common sense, a do-it-yourselfer, someone with a portfolio, and not a cheapskate, an extravagant spender or someone with a perfect credit report.

If you don't fit into the above category, don't despair. You can still implement The Armchair Millionaire's "Five Steps to Financial Freedom." Coupled with a hefty dose of patience and discipline, you'll be on the way to earning that coveted title. The authors of Armchair Millionaire set about to dispel some prevailing misconceptions, and they do it with a bang. For starters, readers will be shocked to discover that you don't need a million bucks to be an armchair millionaire. What you do need is the attitude to get there.

But that's not the only myth the authors dispel.

The Armchair Millionaire's philosophy can be summed up in one sentence: If your money isn't working for you, then you'll be working for it a lot longer than you want to.

The Armchair Millionaire successfully removes the veil of mystique that surrounds Wall Street and all that happens there. Investing intelligently doesn't have to be complicated, say the authors, and they go on to prove it. They prove it with endearing examples, hilarious quotes and advice from both experts and real, live people who were or still are in the same financial straits as the reader.



# Nothing Down

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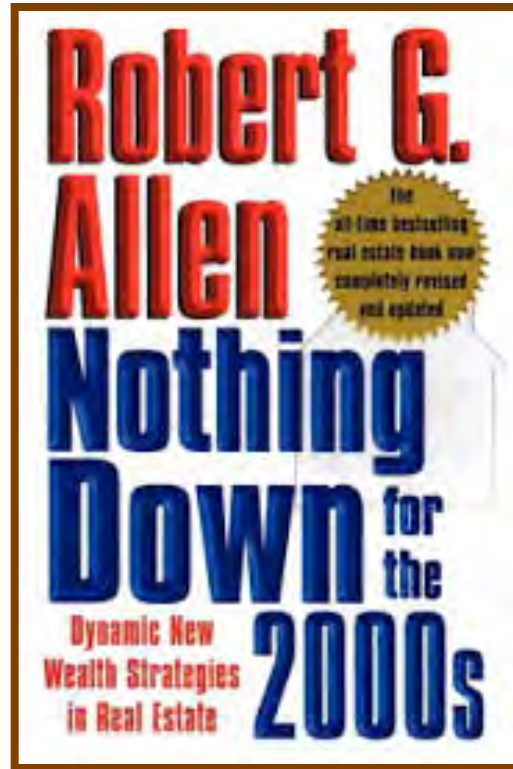
**Author: Robert Allen**

**Topics : Investing In Real Estate, Life Stories, Real Estate, Success**

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It's an old axiom that "it takes money to make money," but Robert Allen argues that it doesn't have to be that way. Famous for his challenge to be left in any city in the United States without his wallet and still be able to purchase real estate, Alan has built his own real estate empire using his "no money down" method. This book shows both beginners and experienced investors how to find the best real estate buys, deal with real estate agents, and manage properties without having to come up with large amounts of cash.

If you've never considered investing in real estate, you may feel differently after reading this book. The author has received thousands of "success letters" from readers and, in the inspirational last chapter of the new edition of this book, he publishes one of the most dramatic of these real-life stories as a case study in success.



# Jim Cramer's Mad Money

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**Author: Jim Cramer**

**Topics : Financial Goals, Investing, Investment Lessons, Middle-Class, Practical Advice, Stocks**

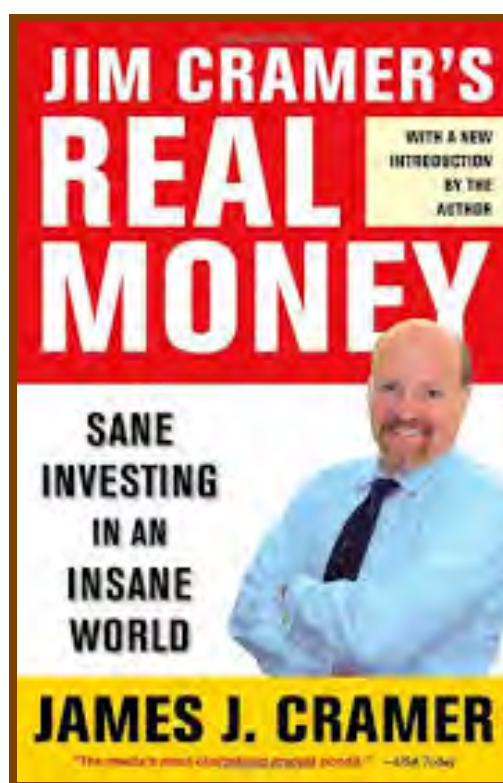
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Jim Cramer has made a name for himself as the hero of the middle-class investor, the smallest class of investors in the country. Unlike most of the information about investing that is available, Cramer gears his toward those households that make under \$100,000 annually.

In his new book, Cramer has taken his talents from his successful television program and transformed them into written words. Cramer teaches his readers everything they need to know about stocks. He details the danger zones we should be wary of falling into and he helps us recognize which types of investments can become a surefire way to create a highly lucrative portfolio.

Cramer's book is unique in that it doesn't just offer theoretical information that keeps readers scratching their heads. No, Cramer's advice is practical and easy to implement. It helps would-be investors understand how much risk their nerves and their pocketbooks can tolerate as they work toward their overall financial goals. It also shows people how to properly research potential investments - and know when is the best time to buy and when is the best time to sell.

While much of the financial literature available today tends to offer the same information, Cramer takes his book a step further. In a business society where most investors are wary of corporate personnel, Cramer shows readers how to look for credible CEOs and CFOs just by analyzing their interviews. Then, to wrap it all up, Cramer reviews some of the best advice he has given, as well as



some of the worst, and breaks it down to 10 key lessons for people to follow as they throw their hat into the investment arena.

While Jim Cramer's Mad Money is geared toward the middle-class investor, there's no doubt that it can be just as informative to the more experienced. Just like his television show, readers will find Cramer's new book to be fast-paced and witty—and well worth the time it takes to read it.

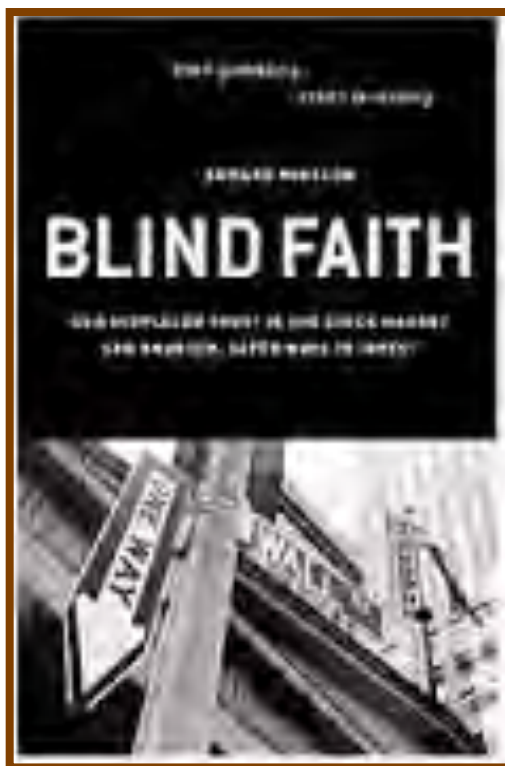
# Blind Faith

**Author: Edward Winslow**

**Topics : Economy, Investing, Money Management, Planning**

An interesting book whether you agree with his premise or not, Winslow makes a case suggesting that investing in the stock market in today's economy is the equivalent of gambling. He goes on to explain how those who invest accept all the risk, and only a little of the reward. Meanwhile, it's the executives and professionals who are making the real money.

While there's a cynical attitude throughout the book, Winslow does offer an alternative: equity indexing. Blind Faith explains exactly what equity indexing is and how it works. However, it's up to the individual reader to decide whether this is a good investment vehicle for him or not ... and whether or not Winslow is simply touting a product he sells.



# How To Retire The Cheapskate Way

**Author: Jeff Yeager**

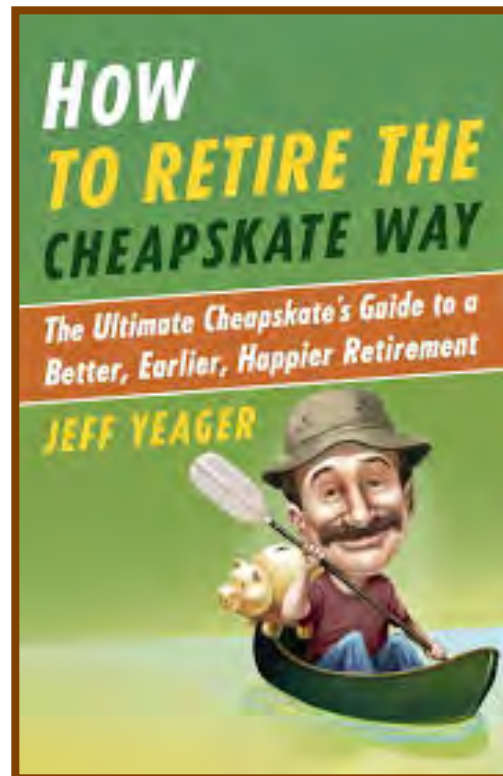
**Topics : Budgeting, Financial Planning, Retirement**

There have been plenty of books about money and retirement. Most of them fall neatly into two categories: Investments and Senior Discounts.

Jeff Yeager's *How to Retire the Cheapskate Way: The Ultimate Cheapskate's Guide to a Better, Earlier, Happier Retirement* fits into neither of those categories. Yeager makes the compelling and convincing argument that anyone can have their dream retirement if they do just two things: figure out what it is they really want out of their retirement and spend wisely to get there.

According to Jeff, it's not how much you make, but how you spend what you make that accounts for the difference. Planning for retirement is a lifestyle, not a last-minute scramble, so this book is appropriate to readers at all stages of life. The book includes practical advice and interesting stories and anecdotes, making for a read that's as entertaining as it is easy.

Admittedly, some of his advice, like moving to the slums to save on rent or showering at the local gym to save on water might be extreme, but almost everyone can find some lifestyle changes they can make to save for their dream retirement.



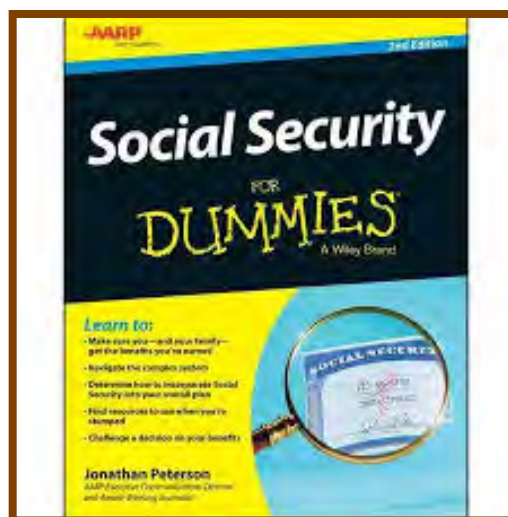
# Social Security For Dummies

**Author: Jonathan Peterson**

**Topics : Financial Education, Quality Of Life, Social Security**

Social Security is one of those things that few people clearly understand. Additionally, any research you do on the topic is a sure cure for insomnia, right?

That's exactly why Social Security for Dummies is so helpful-it's really well written, and covers a whole lot, from the basics of how Social Security works and what it is, to how to decide when to begin receiving Social Security benefits.



While there's been a lot of talk lately about changes to Social Security, you'll find all the facts here, in the easy-to-read "for dummies" format. If you need to know more about Social Security, for yourself or a loved one, this is an important read. Don't miss the section on how to appeal a decision you don't agree with, and read up on Medicare, too, in this excellent book.

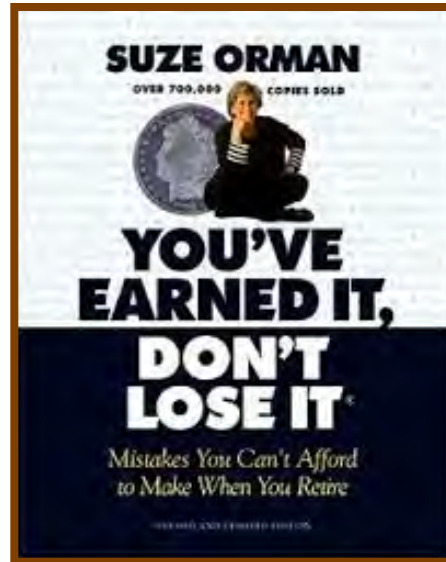


# You've Earned It, Don't Lose It

**Author: Suze Orman**

**Topics : Life Assets, Retirement, Saving Ideas, Saving Money**

For people who spent a lifetime working to accumulate assets, this book tells you what you need to know to protect those assets and secure a trouble-free retirement. Filled with true stories of things that happened to real people, Orman brings you a book that gives readers and their families advice and ideas for making that money last. Discussing topics such as early retirement, long-term care, and estate taxes, *You've Earned it, Don't Lose It* is worth at least a quick scan. Pick it up at your local library.



# The Automatic Millionaire

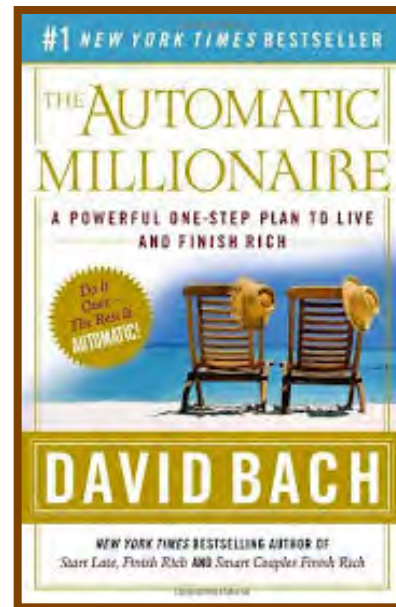
**Author: David Bach**

**Topics : Automatic Payments, Mortgage Plan, Retirement Account**

Already a New York Times best-selling author, David Bach's reputation for writing financial books that are quick to read and easy to understand is well-earned. Although much of "The Automatic Millionaire" is a repetition of ideas previously laid out in Bach's other books, there's one concept that is new, simple and really works.

That concept? Put all your financial goals and plans on automatic pilot by automating regular contributions to your retirement accounts, rainy-day fund, debt payoff plan and accelerated mortgage payoff plan.

If it sounds simple, that's because it is. And because you don't have to think about it once you've set the plan up, it works. Pick up the book at your local bookstore or library, spend the 2-3 hours it takes to read it, and bring this simple concept into your own life.



# How to Retire With Enough Money And How To Know What Enough Means

**Author: Teresa Ghilarducci, PhD**

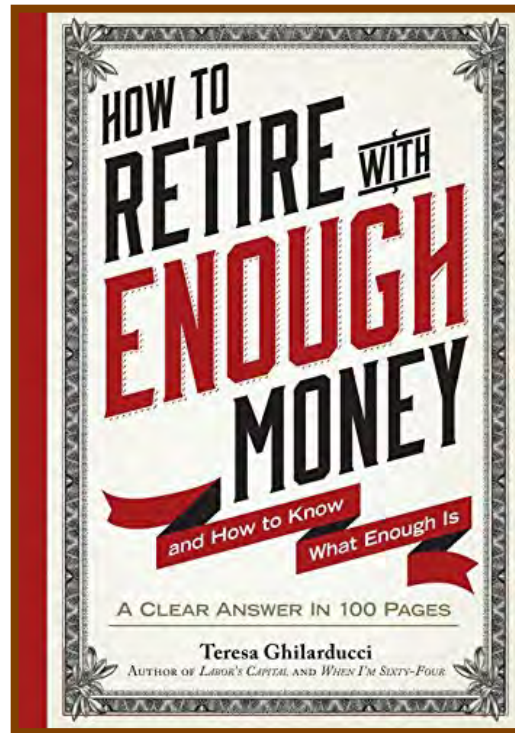
**Topics: Retirement, Savings, Financial Planning**

Retirement can be tough. It's complicated enough to be confusing, important enough to be intimidating and far enough away (for many of us) to allow procrastinating. Luckily, Teresa Ghilarducci has written *How to Retire with Enough Money and How to Know What Enough Means*, which aims to make retirement simpler, more comfortable and actionable.

The first thing readers will notice about the book is that it's short: The entire book is just 112 pages long, including the table of contents and author's acknowledgements. Some of you might be thinking that 112 pages puts the book at roughly the same word count as an afternoon of Googling. And that might leave you to wonder why you would pay \$9 for content that's available for free online, or by talking to a specialist at Wasatch Peaks.

That's a fair question, but the brevity of the book is one of its strengths. Dr. Ghilarducci is a trustee of two retiree health care boards, so she has the knowledge and experience to avoid wasting time on concepts that aren't essential, and she's also an economics professor who uses her classroom experience to ensure the concepts she addresses are clear and brief while fully covering the topic for her audience.

Most books on personal finance are tough sledding, and one might consider reading them multiple times to be an unbearable chore. Some readers will try to get through a 300- or 400-page tome with a notepad open beside them trying to not miss anything important. Other readers will take small bites, reading the



book in 15-page chunks before bed every night, either forgetting the lessons by morning or losing sleep while their brains swirl with retirement worries.

But *How to Retire with Enough Money and How to Know What Enough Means* invites the reader to read the book multiple times without it seeming like a painful chore. Reading this book takes less time than a football game or a trip to the movies, so you can knock it out in an afternoon, with no notepad or pen, and let the ideas work on you for a while. Then, when the big picture is set, you can go back and read it again for notes or to answer any remaining questions.

Even if it's not the final word on retirement, it can give you the basics and vocabulary to discuss your plan with us when you're ready to talk in person.

# Refire! Don't Retire

**Authors: Ken Blanchard And Morton Shaevitz**

**Topics : Retirement**

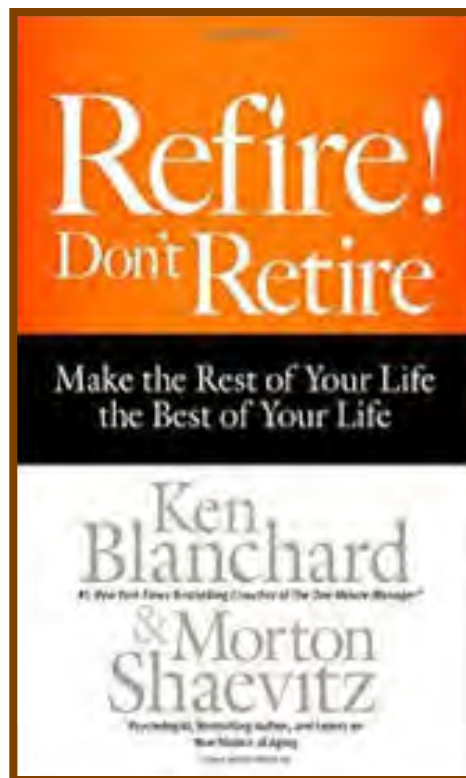
More than half of our nation's current workers have done nothing or next to nothing to save for retirement. Some might call them lazy, but it might be more realistic to call them terrified. They're not scared about not having enough saved for retirement; they're scared about retirement itself.

For a life-long worker, retirement may be a tough pill to swallow. Work is the anchor for your day. It's why you get up when you do. It's why you go to bed when you do. You divide your conscious hours between "work" and "not work." There's also a sense of identity in a job. Providing a simple answer to "What do you do?" can help you connect with others and yourself.

What's retirement anyway? One might say it is just sitting around, doing nothing and waiting for death. In that mindset, continuing to work provides a meaning to your remaining years that can't be found in a rocker, on a couch or in front of a TV.

It's no wonder people aren't saving for retirement. It's a whole lot of extra work and sacrifice for something you may not even want. If this resonates with you, take a look at *Refire! Don't Retire: Making the Rest of Your Life the Best of Your Life*.

Coauthors Ken Blanchard and Morton Shaevitz bring their entrepreneurial experience to life with the story of Larry and Janice Sparks. The Sparks begin their retirement unsure of what to do, but quickly discover ways to grow in their relationships, engage their minds, broaden their spiritual horizons and strengthen their bodies. They re-fire the flames of all their interests and take bold steps toward leadership in their communities.



Refire is an easy and engaging read that's more motivation than practical guidance. In fact, critics have noted the lack of practical advice. Yet It's received glowing reviews from other authors, industry leaders and even NCAA legend John Calipari.

If you're thinking about retirement, Refire is a worthwhile investment. If you're NOT thinking about retirement, it's a must-have. Blanchard and Shaevitz will put you on the path to financial independence and security with imaginative ways for encouraging a generation that's about to retire to make the most out of its retirement.

**Save**

## **Black Belt Negotiating**

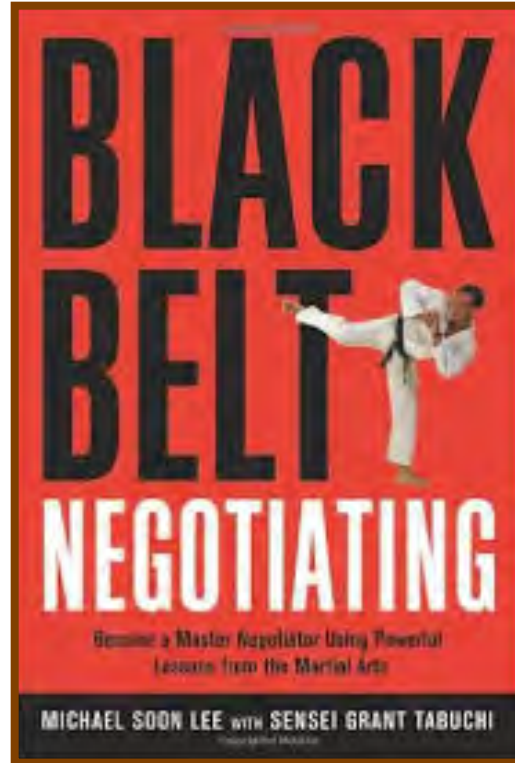
**Author: Michael Lee And Sensei Grant Tabuchi**

**Topics : Bargaining, Discounts, Negotiation, Saving**

What do martial arts masters and master negotiators have in common? Well, for starters, both know what they want, know how to get it, and know how to go after it. Statistics show that most Americans are too uncomfortable to negotiate prices or discounts. Black Belt Negotiating sets out to better equip ordinary consumers for the negotiating tournament.

Written as a series of chapters progressing from white belt to black belt levels of negotiating expertise, the book offers advice, quizzes and even self-assessments. The advice is practical - know your opponent, learn what to say, how to say it, what facial expression to wear while saying it ... and more. The authors guide readers every step of the way toward becoming negotiating masters.

According to the authors, practically everything is negotiable - gas, doctors' bills, restaurants, etc. So, if you are ready to save your hard-earned money, head over to your local bookstore, library, or just download Black Belt Negotiating on your e-reader. And remember, according to Lee, "If you don't ask for a discount, the answer is already 'No.'"



# Be Thrifty...(Not Cheap!)

**Author: Pia Catton And Califia Suntree**

**Topics : Book, Cutting Costs, Do-It-Yourself, Savings**

Not a quick read by any means, Be Thrifty gets into the nitty-gritty details of how to live life on the cheap. With detailed directions on things like changing a car tire, hemming a skirt and painting a room, it's a good basic DIY handbook, and more of a reference volume than something you can read in one sitting.

Having said that, there's an overall upbeat attitude to saving money, and spending as little as possible. The authors make it clear that there are times when it pays to buy a more expensive product (foundation makeup, for example) and offer excellent advice from experts on a multitude of topics such as medical care (staying in good health) and giving children an allowance.

If you're looking to cut costs without cutting corners, this is definitely a good place to start. Find it at your local library, and, if you see it's a book you'd like to own, buy it on half.com--just a tip to get you started on your journey to thrift!





# House Of Havoc

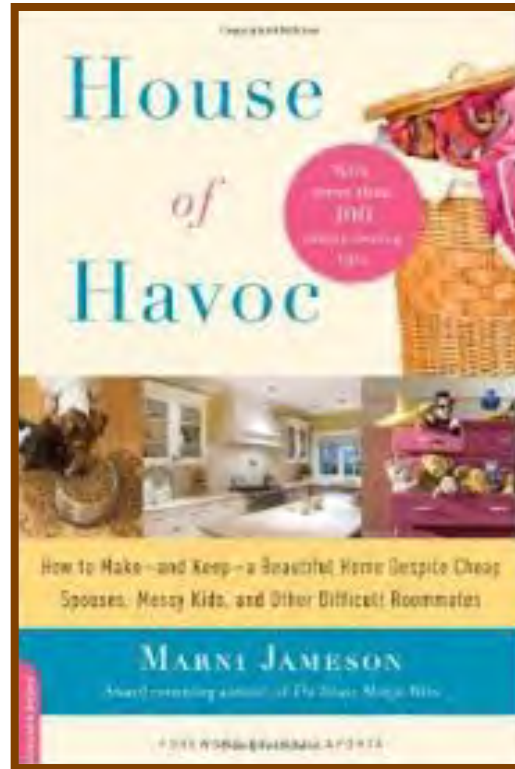
**Author: Marni Jameson**

**Topics : Home Improvement, Home Maintenance, Living On A Budget**

A fun book with a refreshingly honest view of how we keep our homes, from interior design to organization to hosting guests, House of Havoc is chock-full of money-saving advice and what the author calls sanity-saving tips as well. A nationally syndicated home columnist with a fabulous sense of humor, Jameson's prose makes for a great read and is packed with real-life information.

For example, Jameson comes clean about how difficult it is to get kids to clean up after themselves, and how challenging it can be to put up with some of the habits our house guests bring indoors. She references experts for resolving these issues and guides you through furniture repairs you can do yourself. She also teaches you how to successfully negotiate remodeling your teens' room when tastes clash.

Published in 2010 by Lifelong Books, House of Havoc is worth skimming before investing a dime in home improvement. Since it's not a design book, you may discover some thrifty ways to use what you already have or do more on a limited budget.



# Fight For Your Money

**Author: David Bach**

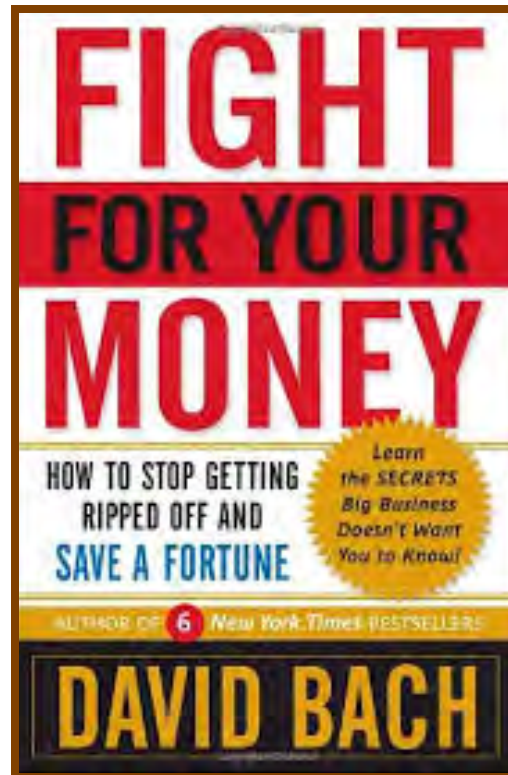
**Topics : Consumer Goods, Consumer Value, Getting The Most Value, Loans, Saving, Spending**

Jam-packed with solid information, David Bach delivers a book that is both useful and comprehensive. While it may be difficult to sit down and read cover to cover, this book is definitely worth picking up and skimming, and then referring to if you ever have a problem getting your money's worth on a car, appliance or anything else you've paid for.

Bach discusses saving money and getting the best value on consumer goods, and also products such as health insurance, health club memberships, retirement plans, taxes and travel. A good book to have in the house, the one disappointment in "Fight

for Your Money" is the lack of a discussion on the benefits of credit unions. The author of six New York Times bestsellers, it seems that Bach is in the dark when it comes to financial institutions that offer the best deals for Americans today.

Get the book, and by all means, fight for your money on consumer goods. As a Wasatch Peaks member, however, loans and savings is one place you won't need to fight for money. We do it for you!



# Ready To Wear

**Author: By: Mary Lou Andre**

**Topics : Economy, Saving, Second-hand, Shopping, Women's Clothing**

If you're looking to cut back on your spending but don't want those budget cuts reflected in your wardrobe, this book is a must-read. Focused on women's clothing, the author explains how you can organize your closet to find hidden outfits, make the most of what you already have, and shop your own closet before hitting the mall. The final section of the book equips readers with every tool they need to be savvy shoppers, never again buying things they won't actually wear.



For example, the book opens with a quick way to get your closet under control: Empty it of everything you don't use NOW, on a regular basis. If it doesn't fit or doesn't make you feel good, or is out of season, move it elsewhere in your home or dump it. Just don't let it distract you from the clothes you do wear on a daily basis. Next, organize your clothes by type: blouses, pants, skirts, T-shirts, suits, etc. should all have a place in your closet.

Now you're ready to shop your own closet. Without the distraction of things you won't wear anyway, you can match outfits, break up suits, accessorize, etc. The professional tips generously shared by the author give you insider knowledge on proportion, fit, colors and coordination of different fabrics and styles. You may find that you don't need anything after all. Or, you may decide to buy a few pieces to complete your current wardrobe. Chances are, you'll end up spending much, much less than you would have by just hitting the mall without tackling your current clothing collection first, and you'll be well-dressed every single day.

With the economy the way it is, some women are hiring wardrobe consultants to help them make the most of what they already have. That alone, though, is an expense. By reading this book, you become your own very knowledgeable wardrobe consultant. Pick it up for under \$20 at your bookstore or online at [www.DressingWell.com](http://www.DressingWell.com).

# Moneyball

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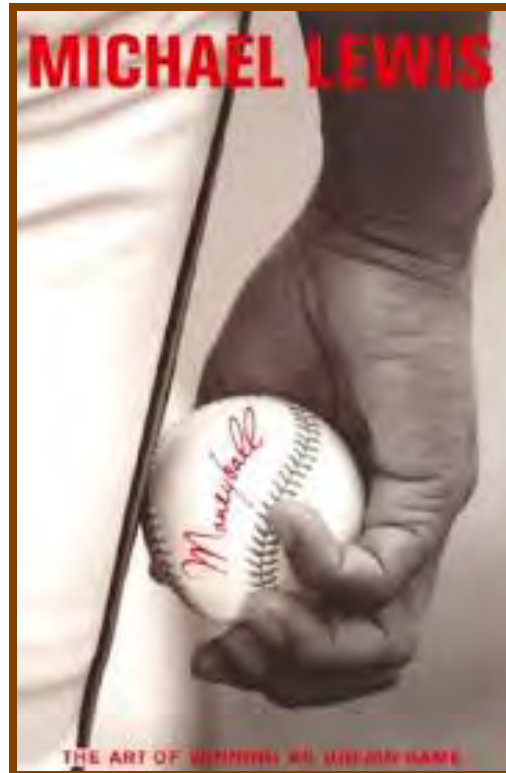
**Author: Michael Lewis**

**Topics : Budgeting, Financial Education Through Sports, Financial Management, Limited Budget, Success**

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Confining yourself to a strict budget does not necessarily mean you cannot succeed. With a little creativity, you can rewrite the rules and become successful via a less-conventional route. In teaching that, Moneyball is as inspiring as it is entertaining.

Every general manager of a major league baseball team has one mission: to assemble a team that will win the World Series. However, Billy Beane, general manager of the Oakland Athletics, has a more challenging mission. He must assemble a winning team within the constraints of a limited budget.



The longstanding belief is that high-priced superstars are the ticket to success. However, Beane disproves that theory by carefully analyzing little-known statistics and adapting a new scouting philosophy through which he develops a team of young, affordable players and inexpensive veterans.

Moneyball demonstrates that it's not the stack of cards you're dealt, but how you play them that determines failure or success. And while Beane's new approach appeals to sports fans of all types, it also proves that less is sometimes more. Having less forces people to cut waste and make the most of their finances and other resources – something we could all learn from.

# Your Bank Is Ripping You Off

**Author: Edward Mrkvicka**

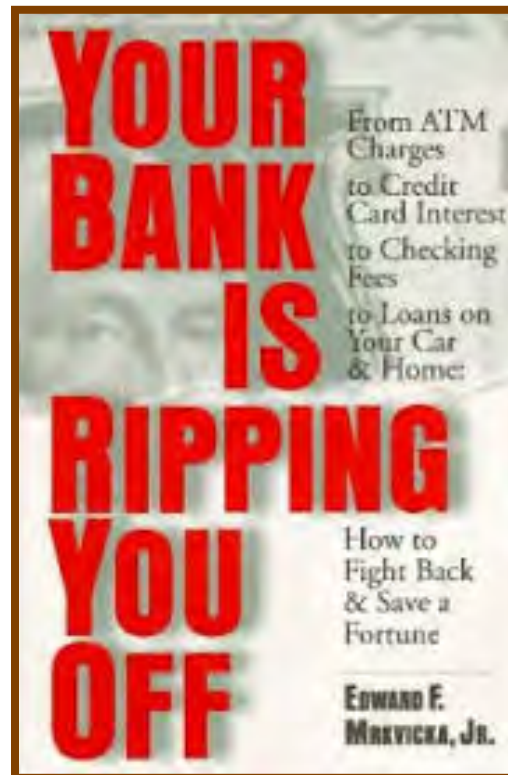
**Topics : Bank Discrimination, Banking System, Financial Management, Government Laws, Scams**

Former Illinois banking executive Edward Mrkvicka made a career of making money for his bank and the bank's stockholders - usually at the expense of the bank's customers. In this well-documented and convincing testimony, Mrkvicka reveals exactly how he did it. In addition, he goes beyond discussing the bank's practices and shows us laws (such as the Federal Reserve Act of 1913) that allow banks to get away with it.

As the author details, readers will get a behind-the-scenes profile of a financial entity that exists solely to extract as much money as possible from its consumers. We are treated to an amazing tale of questionable practices like exorbitant rates, encouraging credit-card borrowing even when we can't afford it, prolonged check holds while the bank uses our money, and inflated charges for bank account activities.

Mrkvicka also points to widespread bank discrimination against minorities and women despite the federal Equal Credit Opportunity Act. Finally, the author counsels readers on ways to overcome bank practices by becoming educated and active in the management of our personal and business financial affairs.

The unbiased consumer will never see the United States banking system in the same light after having read this book. It is a must-have for any conscientious consumer. So, if the bank is ripping you off, it is only because you allow it. While the book is a bit older (last updated in 1999), it's a great value - and the information and advice are timeless.



# The Ten Roads To Riches

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**Author: Ken Fisher**

**Topics : How To Attain Wealth, Life Planning, Quality Of Life, Roads To Wealth**

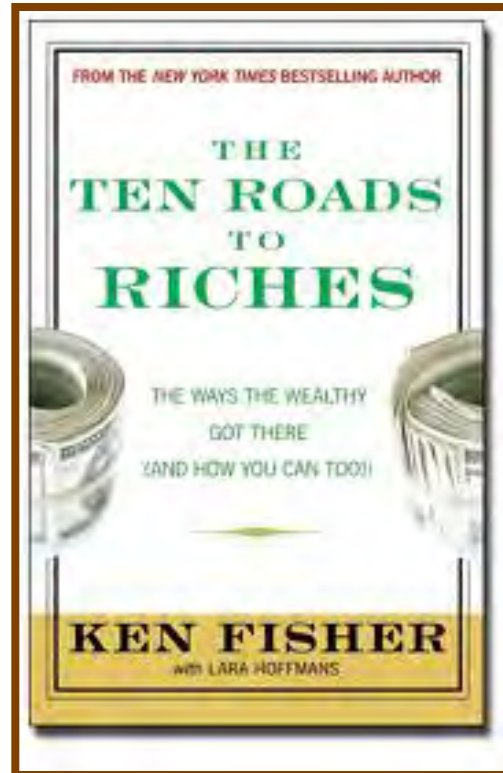
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What is it about wealth that seems so elusive? New York Times bestselling author Ken Fisher examines what he considers the only 10 ways to attain wealth (admittedly, a relative term) including tips for those who want to follow a particular path at the end of each chapter.

While some roads may seem illegal (Fisher assures us that they are not) or unethical (a personal standard) it's interesting to see the options. Fisher respects the fact that many people are satisfied with their current lifestyles; which is a true blessing, and have no interest in pursuing wealth. Based on his more than 40 years of experience as an investment advisor to the truly wealthy, Fisher seems to wrap up the various ways to get there.

Roads to wealth examined in this book include starting your own company, becoming a well-paid CEO or other well-compensated employee at a company you don't own, wealth through fame (a difficult road), marrying well (what did we say about unethical?), becoming a plaintiff lawyer (not any other type), investing other people's money, investing in real estate and plain old thriftiness: careful spending and wonderful savings habits.

Whether you have a true interest in wealth or not, the book is well-written, interesting and sums up a hot topic in a concise, easy-to-follow format.



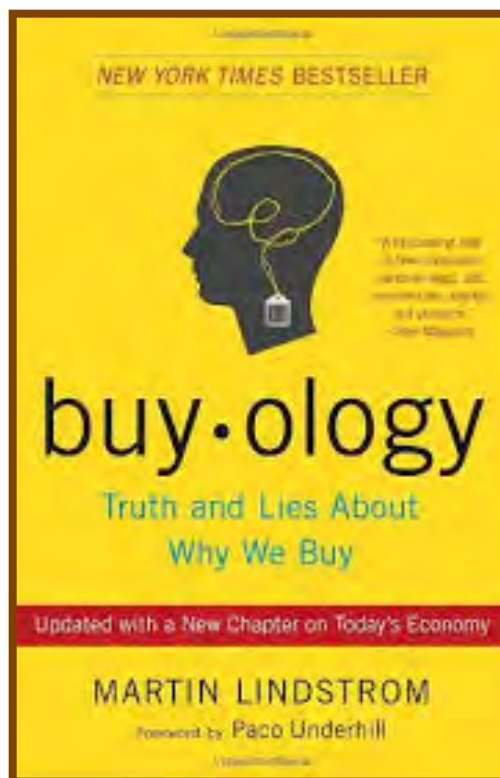
# Buyology – Truth And Lies About Why We Buy

**Author: Martin Lindstrom**

**Topics : Advertising, Marketing, Neuromarketing, Consumer Behavior**

What motivates you to choose one brand over others?

Author, brand advisor and marketer Martin Lindstrom explores questions like these in Buyology: Truth and Lies About Why We Buy. The book is the result of the findings of a three-year and \$7 million neuromarketing study that dwells inside the minds of 2,000 volunteers who were subjected to ads, logos, brands, commercials and products. His book is an intriguing journey into the minds of consumers from whom marketers seek loyalty and money every day.



In the book, Lindstrom explains why his findings conclude that cigarette warning labels are ineffective, why traditional advertising no longer creates lasting impressions, that successful branding functions like religion, and more. A relatively easy read for a complex topic, at 256 pages, it can be comfortably perused over a weekend and will give you some ideas as to why you buy what you do.

## Debt Free

**Author; Carol Mills**

**Topics : Budgeting, Debt, Debt Freedom, Financial Planning, Money Management**

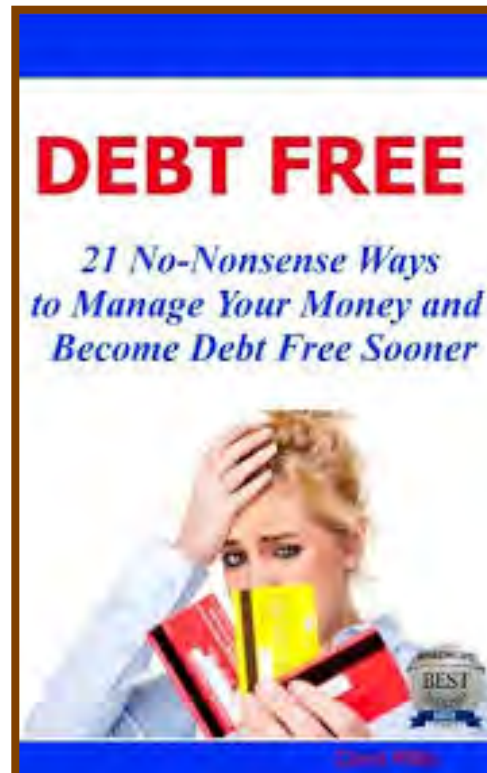
In Debt Free, Carol Mills gives you exactly what the title promises: 21 no-nonsense ways to manage your money.

There are, of course, many books that promise to help you get out of debt with varying degrees in their ability to deliver. What makes this one different is the fact that the author knows firsthand what it is like to be drowning in a sea of debt, even bankruptcy. This makes her advice both personal and practical, not preached from an ivory tower of financial stability.

Mills takes you step-by-step through important topics to help you know what to do when:

- Your expenses exceed your income
- You are late on your payments
- You're unsure which debts to pay off first
- You're considering whether bankruptcy is an option
- You don't want to ever find yourself drowning in debt again

The book is simple, easy to follow and full of useful advice for real-life people who are dealing with debt from a real-life person who has experienced it and found a way out.





# Financial Peace Planner

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**Author: Dave Ramsey**

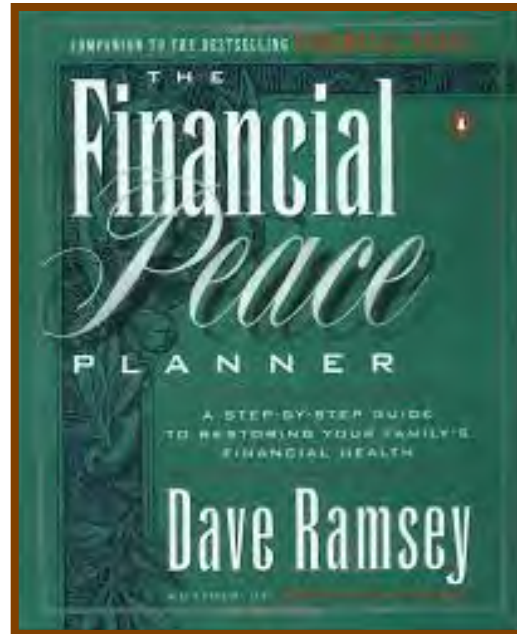
**Topics : Bankruptcy, Debtors, Goal-Setting, Maximize Earnings**

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Written by popular host of The Money Game, a nationally syndicated radio show that deals with financial matters, Dave Ramsey's Financial Peace Planner is not only geared for those seeking to climb out of debt, but can also prove invaluable for those seeking to receive the maximum benefit from their earnings.

Ramsey, having successfully rebuilt his financial situation after filing for bankruptcy, is personally knowledgeable in both the technical aspects and the emotional psyche of debtors. With no quick-fix remedy, Ramsey encourages and explains to debtors how to take "baby steps" and set realistic goals to achieve success.

With its simple, yet vivid language, coupled with the author's personal experiences, this book brings across a powerful message.



# Credit Repair

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**Authors: Robin Leonard, J.D. And Attorney John Lamb**

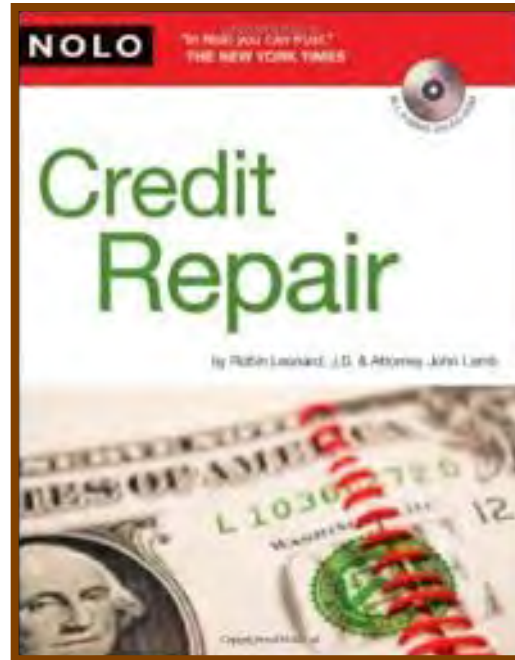
**Topics : Build Credit History, Credit Repair, Credit Report**

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If your credit report has mistakes on it-- or if you've made mistakes in the past-- this book makes it easy to understand what you can do about it. The authors explain what credit repair is, and how you can repair your own credit. Then, in simple, easy-to-follow directions, it guides readers on how to build a good credit history, negotiate with creditors and correct mistakes on their credit reports.

With a whole section on forms and sample letters, this book not only tells you what to do, it gives you the tools with which to do it.

The latest, updated version of this book comes with a CD that includes forms that are useful for credit repair. If your credit history is holding you back, check out this book for no-nonsense directions.



# Solve Your Money Troubles

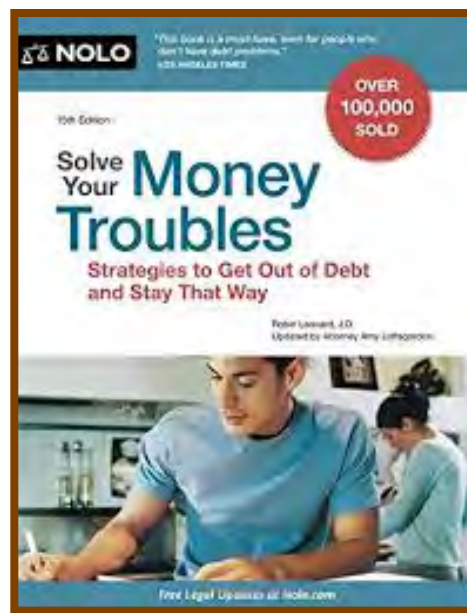
**Authors: Robin Leonard And Attorney Margaret Reiter**

**Topics : Building Credit, Decision-Making, Making A Budget, Paying Off Debt**

A simple, clear-cut, no-nonsense plan for anyone in debt can be found in this excellent book. While there may be more information here than you need for your specific set of circumstances, the authors do a wonderful job of clearly explaining the process of solving debt troubles, from negotiating with creditors to rebuilding credit and creating a realistic budget.

The book also comes with a CD that includes all the forms and letters you need, as well as a reference section listing the contact information and who to turn to depending on the specific circumstances you're facing.

Whether you're disputing a charge on a credit card or have been wondering if bankruptcy is an option worth considering, this book will help you overcome every obstacle and assist you in making smart financial decisions.



# The Nine Steps To Financial Freedom

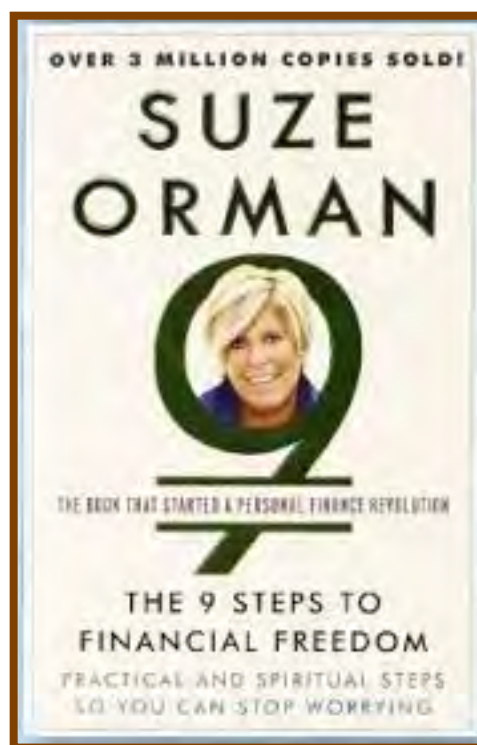
**Author: Suze Orman**

**Topics : Getting Rid Of Debt, Insurance, Investing, Religion, Self-Help, Spirituality**

In The 9 Steps to Financial Freedom, Suze Orman asks us to consider the earliest memories and thoughts we have about money. Then, she suggests that these memories and thoughts are the foundation of our current fears about money.

Throughout her nine-step program, Orman looks into the psychological and spiritual factors that determine how we perceive money and how those factors affect us. She uses case studies to help us understand how to successfully manage money as well as trust ourselves. Orman literally helps us “face our fear” of money. She also gives practical guidelines for investing, estate planning, getting out of debt, budgeting and buying insurance.

Orman is candid in her approach throughout this self-help book. She will inspire you to take money matters into your own hands by leaving behind the money-related barriers that hold you back.



# Debt-Proof Your Marriage

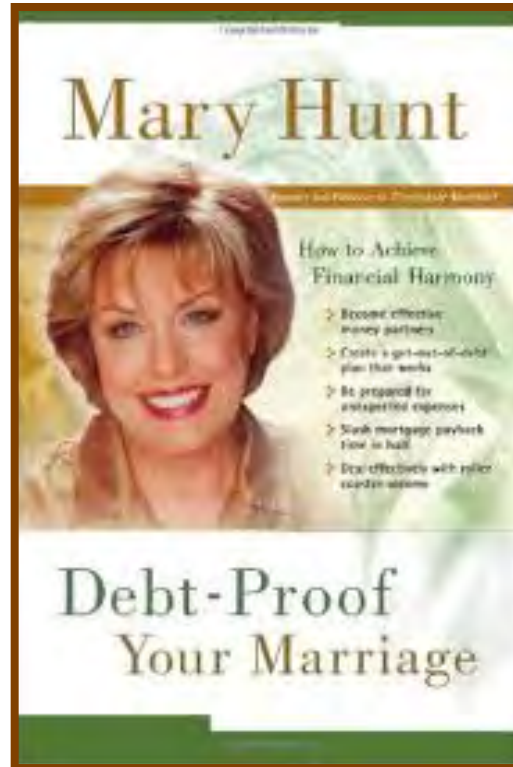
**Author: Mary Hunt**

**Topics : Debt-Repayment Plan, Getting Rid Of Debt, Money And Relationships, Religion**

Few books offer such a wealth of advice on both money and relationships. In Debt-Proof Your Marriage, Hunt takes the position that anyone can get out of debt, be well-prepared for unexpected expenses and take fighting about money out of their most intimate relationship.

While she lets her very strong opinions on relationships and faith have free rein throughout the book, readers will still find a lot to learn – even if they don't agree with everything she says.

The system Hunt recommends is simple, and we especially liked the rapid debt-repayment plan. If your New Year's resolutions included anything money-related, this book will help you make those resolutions a reality.



# Life After Debt

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**Author: Bob Hammond**

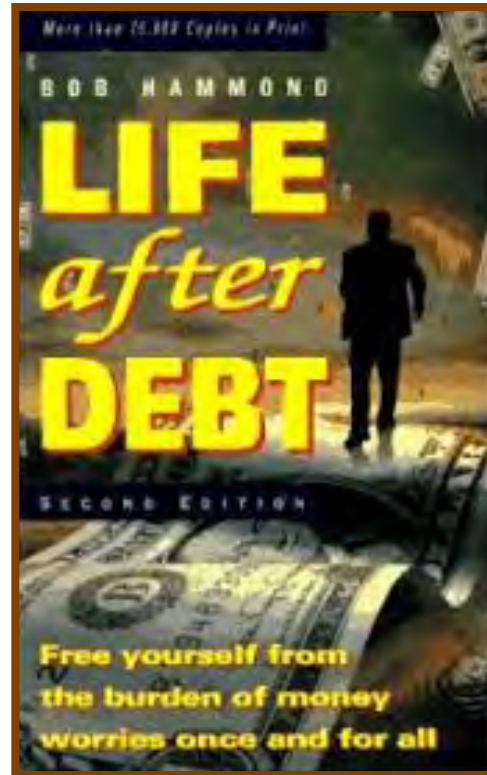
**Topics : Bankruptcy, Credit History, Tips To Saving**

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Are you drowning in debt?

Before you consider bankruptcy, read Bob Hammond's "Life After Debt." In it, Hammond makes the very strong point that bankruptcy, though a short-term solution, really resolves nothing.

Regardless of your income level, there are tips in here for everyone. This book not only explains how to clear past negative history from your credit report, but also shares tips and ideas on how to stop borrowing and start saving. By helping you identify and fix the root of the problem, this book will guide you to a happy, debt-free life today and ever after.



# The Seven Habits Of Highly Effective People

**Author: Stephen Covey**

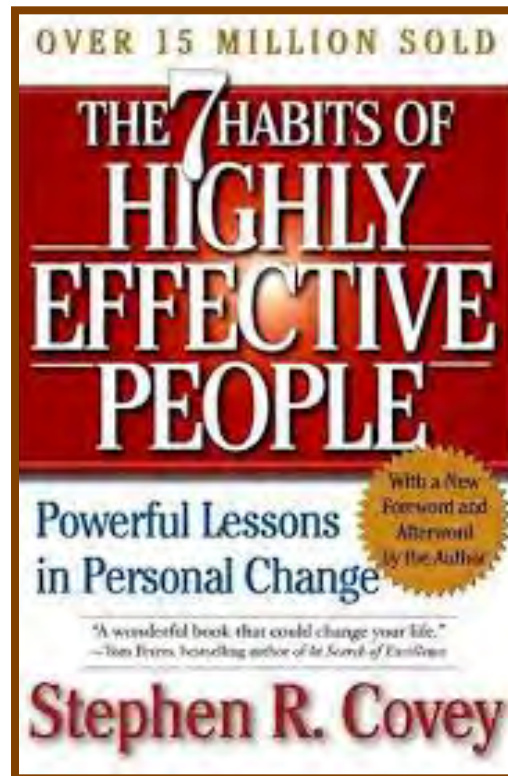
**Topics : Improve Your Finances, Quality Of Life**

It's a book we've all heard about, read about and may have wanted to read some day, but may not have had the chance. What's surprising about The Seven Habits of Highly Effective People is that, although this book was written decades ago, it still often makes it to the Wall Street Journal's list of best-selling nonfiction books.

Why?

The values and ideas espoused by Dr. Covey for living a better life are truly timeless. The book itself, however, may be too wordy for you, so try listening to the audio tapes first. Most public libraries offer recorded books and perhaps your local library has a copy you can borrow.

By telling people to take responsibility for their lives, evaluate their paradigms and better manage their relationships, Covey gives you all the tools you need - not only to improve your finances, but also to improve your life



# Winning Answers To 500 Interview Questions

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**Author: Lavie E. Margolin**

**Topics : Job Interview, Job Interview Preparation, Preparing For Job Interview**

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In today's competitive job market, it's not enough to have the experience and qualifications required for a specific job. You must also be able to master the job interview. This book will help you prepare for your next interview so you're ready to answer the toughest questions before they're even asked.

Do you know how to field questions that have to do with a gap or hole in your work experience? What about your reasoning behind a career change? Making a change is difficult, even when you have great personal or professional reasons behind it. Your challenge in an interview is to ensure your answers are well thought-out, concise and convincing enough to score you the job offer.

Use Winning Answers as your "Cliff's Notes" to success. Learn how to prepare for the interview, read tips on how to assemble a winning resume, recognize your personal selling points and find out how to stay calm and collected, no matter what you're asked.

When Margolin presents the sample interview questions in his book, he delves into what the interviewer really wants to know. He provides a strategy for answering key questions and samples of professional responses. The key insights will prepare you for virtually any question you might be asked in an interview.

If you're in the job market or looking to be promoted in your current organization, Winning Answers should be in your toolkit to success-along with a positive attitude, professional dress and a persuasive resume.





# The Complete Idiot's Guide To Working Less, Earning More

**Author: Jeff Cohen**

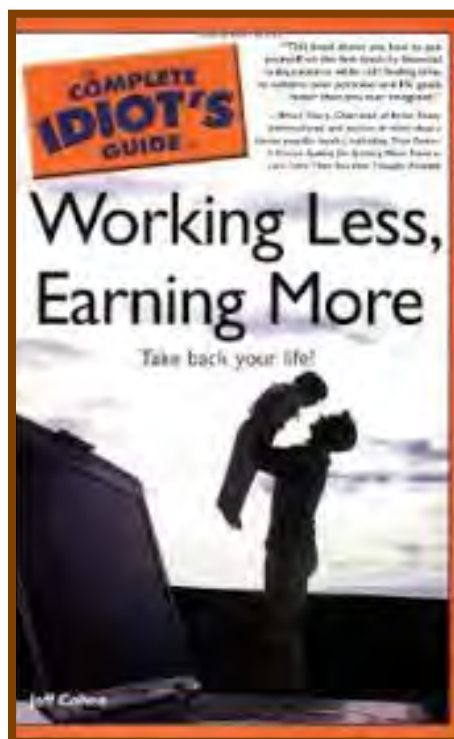
**Topics : Business Tips, Emotional-health, Entrepreneurship, Money And Family, Starting A Business**

This new addition to the Complete Idiot's Guide family of publications is aimed at those who want to start their own business, who work from home (or want to), or anyone who wants to get more out of their work. Cohen has plenty of tips on:

- Keeping your life from being consumed by work
- Thinking about work ethics – then and now
- Setting work-related goals – and achieving them
- Building and maintaining useful relationships and networks
- Filling in gaps in your skill sets to make yourself more marketable
- Using technology to make yourself more effective

Every chapter includes quizzes and exercises to help readers analyze and understand their own work-life balance. Cohen includes sections on self-motivation; managing distractions; emotional connections to a job, even for unhappy employees; and how to become indispensable in your current work situation before looking for a new one.

Cohen's book will be most useful to white collar workers in metropolitan areas for whom writing is at least a part of their jobs, but blue or pink collar workers in small towns or rural areas will find value in it, too.



# Essentialism

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**Author: Greg McKeown**

**Topics: Choices, Consumer Spending, Behaviors**

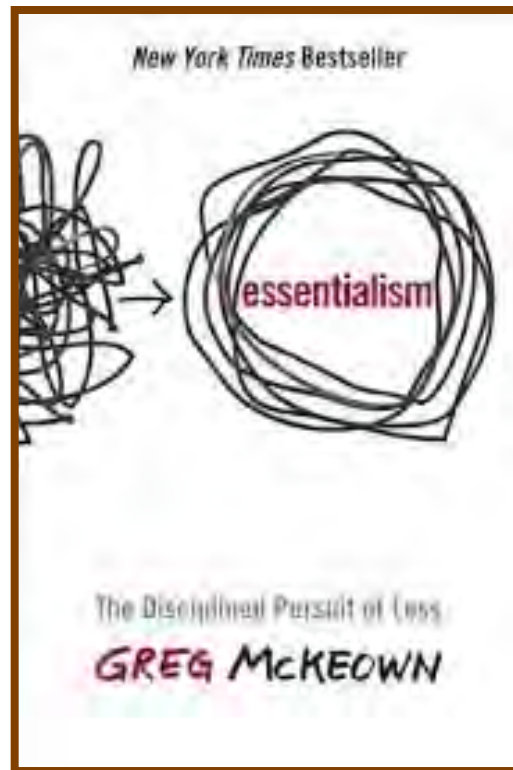
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We live in a world with too many choices. We have a dozen varieties of M&Ms, GPS apps and styles of jeans. Does Pizza Hut have to invent a new kind of pizza every month? What was wrong with pizza 1.0? The options and choices found in modern life create pressure and stress, and as we look at our lives, the accumulation of all of those decisions is a pile of too much stuff with too many bills.

Author Greg McKeown has a new solution. He wants to help you pare down the tasks and choices in your life, to find the things that matter to you, so you can focus on the things that make you happy. His philosophy isn't minimalism. You won't forsake your worldly possessions to live a solitary life on a mountaintop, unless that's what you really want to do. His book also isn't another productivity guide that promises to help you do more in less time. If anything, essentialism wants you to spend the same amount of time getting less done.

It's easy to see why essentialism is such a powerful concept: The more attention you can pay to the things that matter, the better you will be at them. Essentially, this is the eternal question: Would you rather have a lot of mediocre food at the buffet or one well-prepared, adequately sized portion made just for you? While there might be times we want the buffet, it's hard to imagine we'd eat lunch there every day.

The process described in the book is simple, but don't let that fool you. Deciding what's important and essential to you is an ongoing process, and McKeown does an excellent job of creating principles that can be applied every



day, even after you put the book down. Whether you want to do a better job of living within your budget, do a better job at work or just reclaim all those hours you've lost every day running the kids to soccer, judo or whatever, this is the book for you.

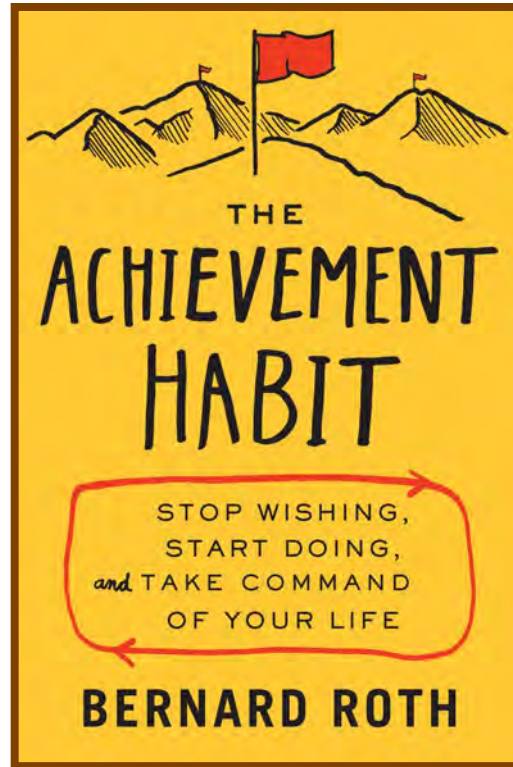
That's one of the greatest parts of essentialism: The money you save on your budget can pay for time with the family at the movies, on vacation or picking up dinner so you don't have to spend all night making something. The time you save focusing on important things can be used to engage in your hobby, or rediscovering the fun you used to have with your spouse, maybe even going back to school. Essentialism is about as adaptable and powerful as any book you'll pick up this month.

# The Achievement Habit

**Author: Bernard Roth**

**Topics: Achievement, Success, Productivity, Individual Responsibility**

Bernard Roth, academic director of Stanford's Hasso Plattner Institute of Design (known as the d.school) takes a novel approach regarding the application of design lessons to productivity. Unlike other books that promise to guide your personal finance habits, *The Achievement Habit* can make positive changes to your finances by helping you alter your perspective on life. Roth believes that "achievement can be learned" and uses key lessons such as "making the familiar unfamiliar," individual responsibility and re-framing questions for finding solutions to recast your goals.



Your identity is in flux, Roth explains, which means you can choose to make changes, an empowering message that gets lost in many finance books written by authors with a financial industry worldview. He engages his audience with open-ended and thought-provoking questions like "Who am I? What do I want? What is my purpose?" Such questions are designed to help readers examine possible biases standing in the way of their financial success, which helps the reader clear away obstacles along the path.

A major focus of the book is the difference between doing things and trying to do things. As Roth writes, "When you do, you are using power; when you try, you are using force. In life, if you want to get things done, it is much better to be powerful than to be forceful." To demonstrate the effectiveness of this empowering philosophy, he cites countless examples of his d.school students employing his tenets and achieving success. Each example highlights a key step in a logical progression from beginning to end, so the whole book reads as a

clear path from where the reader starts to where they hope to be in life, business and personal relationships.

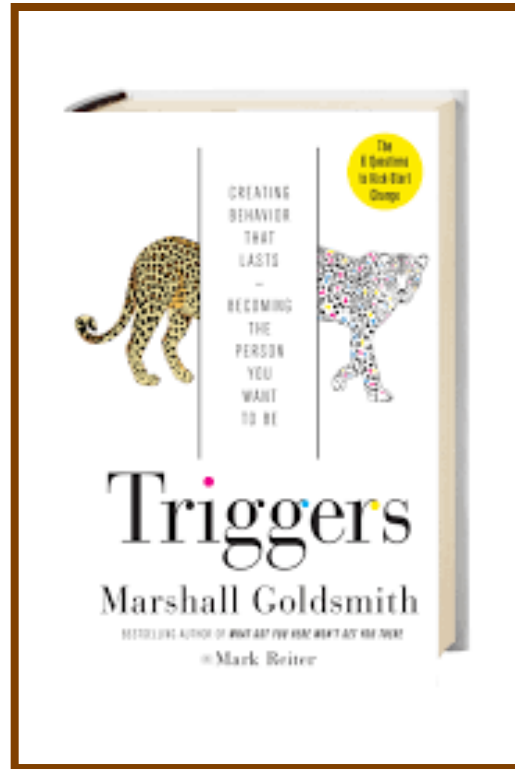
By making a holistic philosophy clear in his writing and offering many models to follow, Roth makes it easy for the reader to adhere to the plan in the book. This is great news for anyone who has had the experience of finishing a book and being filled with motivation, only to be let down while trying to implement the new-found knowledge.

# Triggers

**Author: Marshall Goldsmith And Mark Reiter**

**Topics : Change, Personal Development, Growth**

As difficult as it can be to make changes as an adult, understanding how or why we change our behavior is simple. If you need to lose weight, you already know the plan involves diet and exercise. If you need to get out of debt, you know the plan involves budgeting and sacrifice. Enacting change is much harder than understanding it, as anyone who's splurged on cheesecake or a trip to the mall knows all too well. In *Triggers: Creating Behavior That Lasts - Becoming The Person You Want To Be*, Marshall Goldsmith lays out a simple path to help you streamline the path to change and get out of your own way.



Much of the book seems simple at first, but the practical lessons offer surprising depth as readers make changes in their everyday lives.

One of the most important lessons from the book is how Goldsmith separates the environmental factors that shape our behaviors from our reactions to those external events. We can't control the world, but we can control how we react to it, and Goldsmith brings that distinction to life with practical examples and compelling stories.

As an executive coach and experienced author, Goldsmith strikes a balance between a conversational tone and a voice of authority, combining leadership concepts with anecdotes, lists and visual examples, like the "Wheel of Change." The book is designed to help beginners get on the right path toward success, to help those who are already on the path build momentum and help people identify and correct mistakes in their process for those who have fallen off of the path, which makes sense coming from the author of *What Got You Here Won't Get You There*.

Another strength of the book is its interactivity. The daily engagement questions designed for individuals working with life coaches or study partners can scale up to fit meetings for book clubs or workplace management training sessions. Outside the workplace, the book offers practical advice for any area in our lives in need of change: our romantic life, family life and of course financial life.

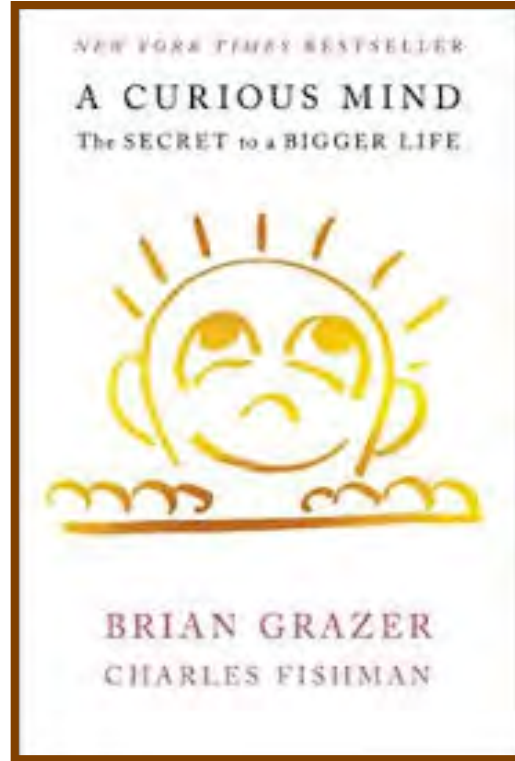
# A Curious Mind

**Author: Brian Grazer And Charles Fishman**

**Topics : Curiosity, Potential, Personal Development**

Curiosity is a trait we typically associate with children. Young kids are eager to explore the world and never stop asking “why?” At some point, most people begin to repress this curiosity. They learn what they need to know about the world and lose the childlike thirst for knowledge that fueled those early explorations.

In *A Curious Mind*, noted producer Brian Grazer challenges us to recapture that innocent curiosity. Grazer, a long-time luminary of film and television, is clearly a champion of creative endeavors. His most prominent works include 2001’s *A Beautiful Mind*, 2008’s *Frost/Nixon*, and cult TV hits like *Arrested Development* and *Friday Night Lights*.



The book is well-written, thanks in large part to the practiced hand of co-writer Charles Fishman. It’s a quick read, easily divided into shorter anecdotes. There’s a little bit of stargazing, as Grazer talks about celebrities he’s worked with to illustrate his point about curiosity, but the book is mostly focused on delivering an inspirational message.

The book was inspired by Grazer’s “curiosity conversations” with real-life luminaries. Over the past 20 years, Grazer has scheduled once-a-week conversations with spies, diplomats, scientists and CEOs. These conversations have provided much of the material for his TV and film projects, and his method for these conversations is woven into the structure of the book.

The book falls short in the variety category. The virtue of curiosity is the only idea that gets much exposure, and the end of the book is somewhat repetitive. There’s nothing in here you haven’t seen before, though Grazer’s take is



engaging. Many people will appreciate it for the celebrity stories alone, though there's not much outside that to make it stand out in a crowded self-help field.

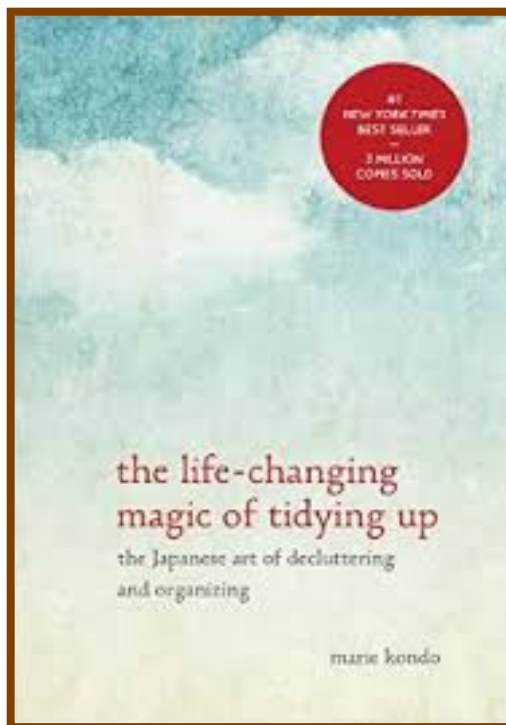
If you're a big fan of Grazer's work or are looking for something to keep you entertained on a short flight, there are far worse options than *A Curious Mind*. If you're a veteran of inspirational literature, there's probably not enough new content here to keep your interest up. *A Curious Mind* might also make a good gift for a college-bound student or recent grad, as a way of reminding them to keep asking questions. If you're curious enough to pick it up, that's a promising sign.

# The Life-Changing Magic Of Tidying Up

**Author: Marie Kondo**

**Topics: Decluttering, Clutter, Organization, Order, Organizing**

Few books have made the cocktail party rounds and embedded themselves into American culture quite as quickly as Marie Kondo's Life-Changing Magic of Tidying Up. Though it has now been a full year since its release, it's already on a plane of existence comparable to Stephen Dubner and Steven Levitt's 2005 tribute to unconventional analytics Freakonomics or Outliers, Malcolm Gladwell's 2008 treatise on success. Like those books, Tidying Up promises large-scale ideas that can be applied to everyday life. Also like those books, Tidying Up delivers on those promises, but is largely unappreciated as it sits on the bottom of the stack or on the shelf of Father's Day or Mother's Day books, next to an unread David McCullough biography or the most recent Janet Evanovich semi-novel.



Don't let that be the case for you; this book is too good to spend its life as "the next one" you'll read.

At the heart of the book is a dedication to mindfulness, best explained by the concept that everything in your life should spark joy. Anything which does not should meet with disposal. Most clearly in the book, and most often cited on the Internet, is your closet. Kondo recommends making a big pile of clothes and taking the time to eliminate anything that doesn't spark joy for you. Pick up your favorite pair of jeans, feel them with your fingers, and put them on. Anything that doesn't make you feel like that has to go.

You've probably heard some version of this; it can be used to eliminate excess work, excess clutter, excess stress and maybe even excess people. The ideas in

the book have been making the rounds, perhaps most interestingly in an article from The Atlantic's Marc Bain. Bain argues that every piece of clothing you buy should cost enough money to hurt, for the same reason that it's hard to snack on junk food if you have to make everything you eat from scratch. It's an interesting case, and he illustrates how it can help your budget and the environment. A similar case could be made for other aspects of your monthly budget, and if you want to spend an afternoon Googling "Kondo Tidying Up" plus the name of your budget category, you'll likely find a plethora of bloggers with some ideas for you.

Again, this book is a great read. You'll love these wonderfully odd ideas, like how socks need to "relax" in the drawer because of the stress they endure everyday. Yes, that sounds crazy at first. But, once you think about how hard it is on the elastic for you to ball them up and how much harder it is to find a pair when you don't put them together before you put them in the drawer, it will start to sound quite rational. All in all, the ideas are fantastic, and the delivery is challengingly, endearingly strange.

# Lost and Found

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**Author: Geneen Roth**

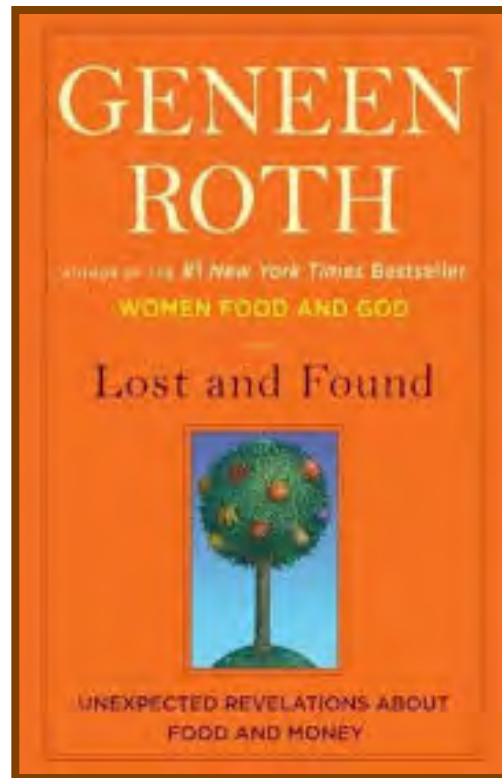
**Topics : Money, Eating Disorders, Addiction, Behaviors**

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Fans of women’s inspirational literature will recognize the name Geneen Roth. An educator and author, Roth is most famous for her writing and speaking about disordered eating. Given her background, it may be surprising to learn of her writing about money. But the first part of her new book *Lost and Found: Unexpected Revelations about Food and Money* makes these connections crystal clear.

Through a series of shockingly honest narratives, Roth shows how our attraction to bright, shiny things is just like our compulsion to eat unhealthy things. Both are born out of a desire to avoid confronting the reality of our experiences. She opens with the story of how she and her husband lost their life savings in Bernie Madoff’s Ponzi scheme, forcing them to make difficult decisions about their lifestyle. They had gone from secure to insecure and were questioning where they might go from there, which Roth uses the rest of the book to explain.

This is not the typical Roth book. Yet, the broader examination puts the human feeling into the questions of money. Her engaging writing style makes this one of the easiest-to-read personal finance books on the market.

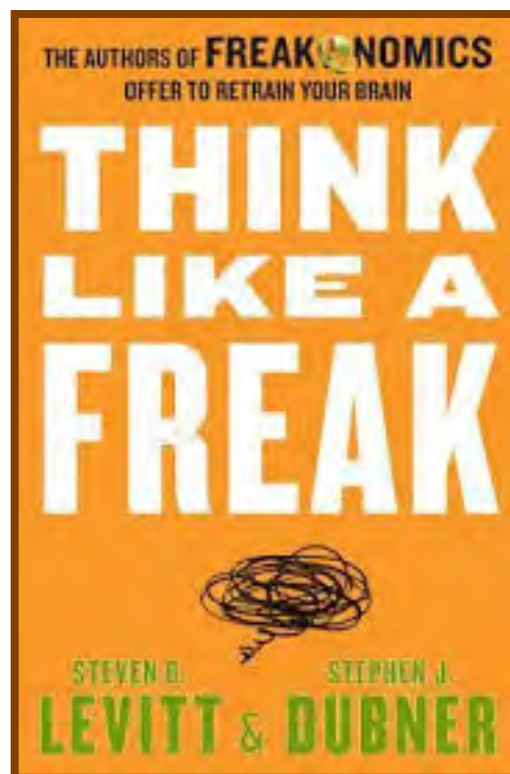


# Think Like a Freak

**Authors: Steven D. Levitt And Stephen J. Dubner**

**Topics : Thinking, Thought, Personal Development, Change**

Would you consider paying kids to go to school? It's a ridiculous policy, right? Who would do such a thing? That's the attitude that led economist Steven Levitt to conduct a study where he did just that. The surprising finding? School districts that paid kids ended up saving money in truancy enforcement and disciplinary problems. Levitt partnered with journalist Stephen Dunbar to get the results of this and other surprising studies in the hands of the reading public. The result, the original Freakonomics, was a revelation. Levitt's powerful statistical insight and Dunbar's easy prose made the book smart, fun, and readable.



The two now partner for the third time to bring us Think Like a Freak. In this book, the authors use a few fairly obvious examples to highlight how easy and intuitive it is to take the tools of economics to everyday life problems. While fans of the series might find the choice in case studies a bit tame, readers with a limited background in the process will appreciate the introduction.

The book still explores a wide array of topics, from the ways that medical science misunderstands ulcers and obesity to the roots of government corruption in Africa and the customer service success of Zappos.com. In each case, the authors use a fairly obvious proposition and work backward, showing how the tools of data-driven research and storytelling can be used to make compelling arguments for sometimes counter-intuitive positions.

The chapter exploring the success of the Nigerian prince email scam should be of particular interest to those concerned with financial security, and Levitt and

Dunbar's take on the folklore surrounding Van Halen's "No Brown M&M's" contract rider, in particular, is funny and engaging.

In short, *Think Like a Freak* is not the best book Levitt and Dunbar have ever written, but it still has plenty to offer. It's worth a look for anyone who is interested in seeing how statistics can be applied to real-world problems.

# Simplify Your Holiday Season

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**Author: Marcia Ramsland**

**Topics : Holiday, Holidays, Planning**

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Written by a professional organizer with other published books under her belt, (Simplify Your Life), Simplify Your Holiday Season is your ticket to an organized, stress-free holiday. By using lists and worksheets, Ramsland brings readers tips, techniques and tools for simplifying the holidays in your own mind and in a practical way, from Thanksgiving through New Year's. Especially helpful are the top 10 tips from experts in various fields Ramsland has collected, such as finances,



relationships, and more. Pick up the book at your local library to see if it's a good fit for you before buying it, or order it on the web at any of the many used book retailers that are available.

# Give And Take

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**Author: Adam M Grant PhD.**

**Topics : Activities, Decision-Making, Goal-Setting**

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Do good guys always finish last? Arguing that success in today's business world takes more than hard work, talent and luck, Adam M. Grant makes a case for how success in the work force is determined by our interactions with others. Those interactions, he says, all stem from three different approaches: We are either givers, takers or matchers.

Givers seek to give more than they get, takers look to take more than they give and matchers want it all to be even and reciprocal. Interestingly, Grant found that givers are more likely to be successful and more likely to be burnt out and taken advantage of than the other two categories. Takers have a more mediocre level of success. Over time, there's a chance that people won't want to work with them.

While the concept is fascinating, it isn't new. However, Grant lays out some interesting observations in the first chapter and gives readers tools for implementing his ideas in the last one. For those two chapters alone, the book is worth reading. It may make your workday more satisfying, and possibly more profitable.





# Who Owns The Future

**Author: Jaron Lanier**

**Topics : Activities, Economy, Financial Education, Internet, Technology**

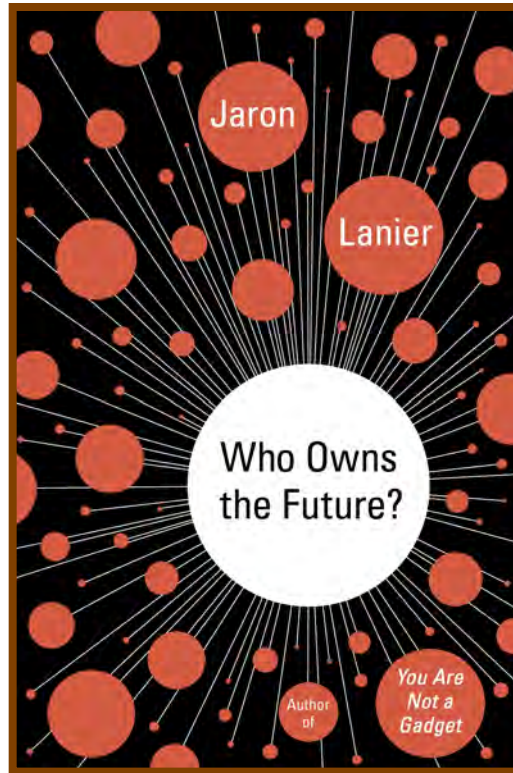
Most of us live at least part of our lives online. *Who Owns the Future*, by Jaron Lanier, computer scientist, musician and a pioneer in the world of digital media, offers a chilling look at what impact the world of network technology has had on our culture and economy. For anybody who has come to rely on that technology, the book offers some sobering food for thought.

Lanier blames the recent economic woes of the middle class, including the current recession, on rapidly evolving technology, particularly the rise of digital networks and the Internet.

According to Lanier's unconventional views, the Internet actually destroys more jobs than it creates. Whether or not one agrees with his premise, his ideas make for a fascinating read.

Lanier asserts that power and wealth in the digital age have come under the control of "Siren Servers" - cloud service behemoths like Facebook, Google, government agencies and many others that collect and use our freely provided data to build a huge economic advantage over their competitors. Lanier bemoans the fact that our data is provided for free and that entire industries are going down because of digitalization. In Lanier's view, the vision of free information has failed and is wrongheaded to begin with.

But Lanier does not only cast blame for our current economic problems. He outlines an ambitious, if not realistic, plan to reform the way we use the Internet. Lanier wants the average Internet user to cash in on the data they provide. His proposals include monetizing the exchange of information, creating a two-way network connection where the user gets paid for the data he provides. Lanier hopes that some of his solutions could rebuild a failing middle class, while also



painting a dark vision of what will happen if the Internet continues exactly as it is now.

Of course, the question of Who Owns the Future cannot be answered, but Lanier offers anyone who's concerned about tomorrow a chance to stop and think about what we are doing today and what impact our current choices will have on the future.

# Lean In

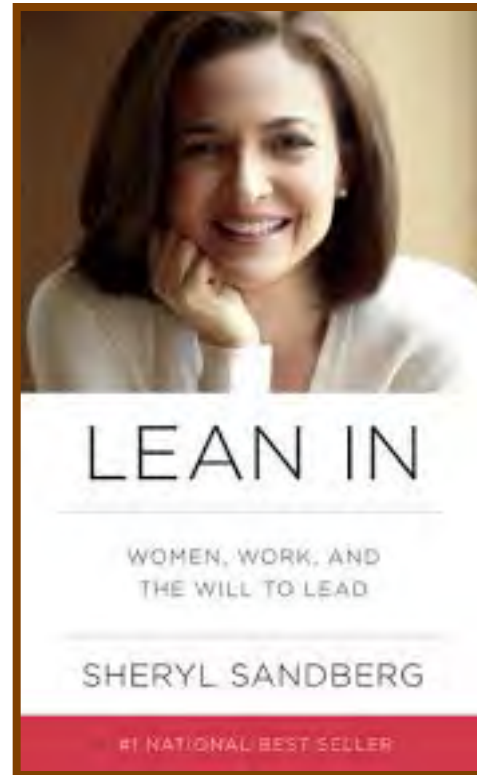
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**Author: Sheryl Sandberg**

**Topics : Decision-Making, Quality Of Life**

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You've probably heard the book discussed, and may have watched Sandberg's famous TED talk, where she tells women that the thing holding them back is themselves. While the book discusses the realities for working women today (Do you compare yourself to men at work and then compare yourself to stay-at-home moms when you're with your family?) and the fact that dual-income families need to share responsibilities more equitably, it doesn't let women off the hook. Rather, Sandberg provides real-life strategies for dealing with these realities, including the things women do, and the attitudes they have, that hold them back.



While many people have complained that Sandberg is "privileged" and therefore able to afford more childcare options, her well-researched book really addresses everyone and the issues that both men and women face today. For that alone, it's a worthwhile read.

# Peaks And Valleys

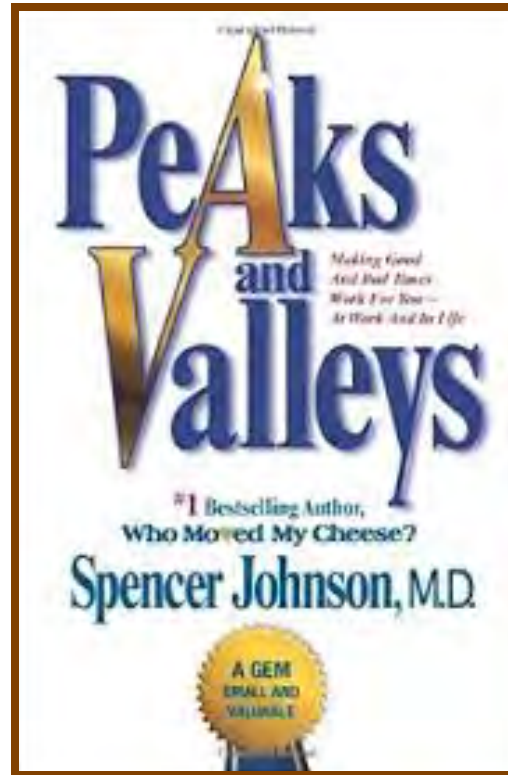
**Author: Spencer Johnson, M.D.**

**Topics : Decision-Making, Life Lessons, Quality Of Life**

From the author of the popular *Who Moved My Cheese* and *The One-Minute Manager*, this quick read analyzes the ups and downs every human being experiences in the course of his or her life. Written in his typical storytelling style, Spencer puts some valuable (though well-known) lessons into a parable that's easy to follow and implement in your own life.

*Peaks and Valleys* sets out to help readers face reality, find the good hidden in a difficult situation, appreciate and manage the "peaks," those good times, wisely, and shorten the "valleys" we all find ourselves in from time to time.

Acknowledging the fact that life is not one long peak, but that there are ups and downs, and helping us make the most of both the peaks and the valleys, this is a good book to pick up and re-read every now and then. Find it at your local library, and if you decide you want a copy to hold onto (and, as the author asks, to 'share with others'), see if you can find it discounted at [www.half.com](http://www.half.com).



# The Difference

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**Author: Jean Chatzky**

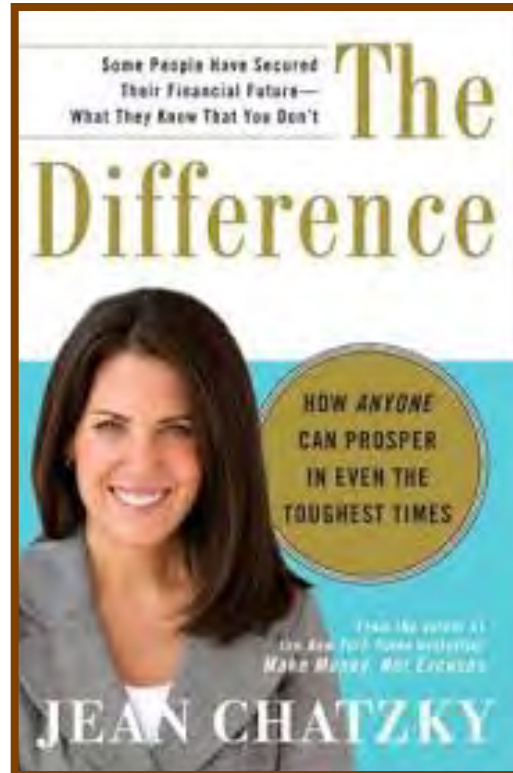
**Topics : Emotional-health, Goal-Setting, Increasing Net Worth, Quality Of Life**

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Similar to *The Millionaire Next Door*, Chatzky's book seeks to differentiate the financially secure from the rest of the world by categorizing people's financial standing into four groups: wealthy, financially comfortable, paycheck-to-paycheck and further-in-debtors.

Expounding on the characteristics that those in the upper groups share, the book asserts that all of these things can be learned. Even something such as optimism, which is generally thought of as a trait you're either born with or without, is listed among these attributes that can be acquired. Those who are financially comfortable or wealthy are often more passionate about what they do (they have more than a job or a career, their work becomes a "calling") are optimistic, can overcome life's challenges, are visionary, connected to others both professionally and personally, are confident and consistently grateful. They are also (surprise, surprise) hard-working and goal-setting individuals.

Filled with personal vignettes of successful people and well-researched statistics, *The Difference* defines not only these characteristics, but habits (such as saving regularly) in sidebars throughout the books labeled "Habits That Hurt" and "Habits That Help." While you may not be happy with your current financial situation, Chatzky claims that anyone can prosper even in the toughest times.



# I Shop, Therefore I Am

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**Author: April Lane Benson**

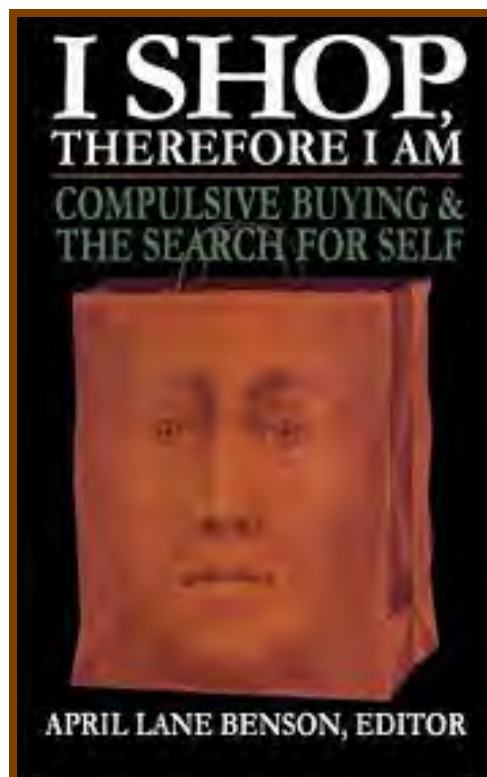
**Topics : Compulsive Buying, Emotional-health, Retail Therapy, Shopping, Therapy**

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Many people jokingly call themselves “shopaholics” and a humorous series of novels were published with the star being a shopaholic herself. Yet humor aside, compulsive buying is a serious, often secretive affliction that is characterized with profound emotional, social, occupational and financial consequences. This is especially true for the financial consequences. Studies suggest that up to 25% of the population has problems with buying; and between one and six percent of the population are full-fledged compulsive buyers.

I Shop, Therefore I Am: Compulsive Buying and the Search for Self brings together, for the first time, the most important thinking about this disorder. This is a practical, comprehensive and surprisingly readable work ... if you’re a therapist, that is, which the book seems to be written for (it’s also somewhat expensive).

Even if you don’t read it, just being aware of the title, “I shop, therefore I am,” is a powerful message. Take a minute to think about it: Does buying things do anything for you? Is there more to shopping than picking out the things that you need? Sometimes, awareness is half the battle.



# Organizing From The Inside Out

**Author: Julie Morgenstern**

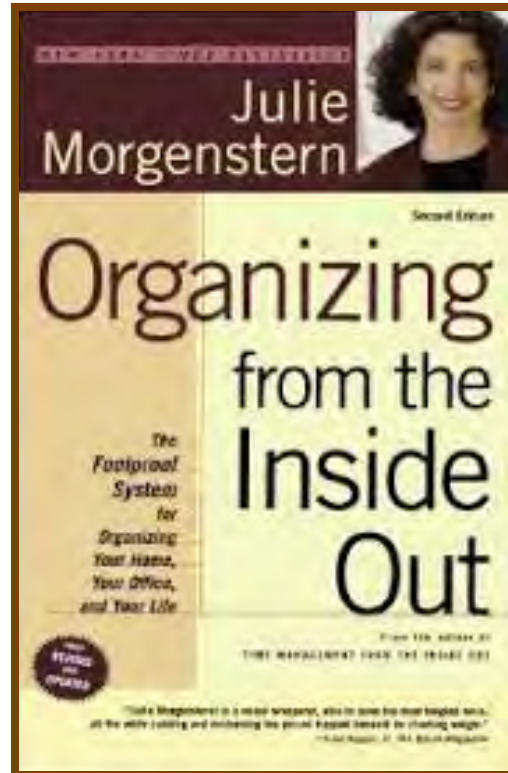
**Topics : Emotional-health, Goal-Setting, Home Management, Organization, Resource Book**

If you've ever tried organizing - your paperwork, your closets, kitchen or garage - and put hours into the project only to find yourself back at square one several months later, you've probably done what most people do: organize from the outside in. Author Julie Morgenstern explains how by taking the time to think through a strategy and ask some telling questions before attacking the clutter, your work toward organization will last.

Though the book itself is more of a reference book than easy reading (if your goal is organizing your financial paperwork, for example, you don't need the chapters on bedrooms, bathrooms and professional offices) the first part of the book details exactly how to approach any organizational project using the acronym SPACE.

Her steps are simple: Sort, Purge, Assign a home, Containerize, and Equalize regularly, to keep your system running.

Before doing this, however, Ms. Morgenstern asks you to consider what's currently working, what's not, why you want to organize and what "centers" each room will have. Overall, this is a great resource for organizing not only your home finances and accompanying paperwork, but everything else in your life as well.



# Rich Dad, Poor Dad

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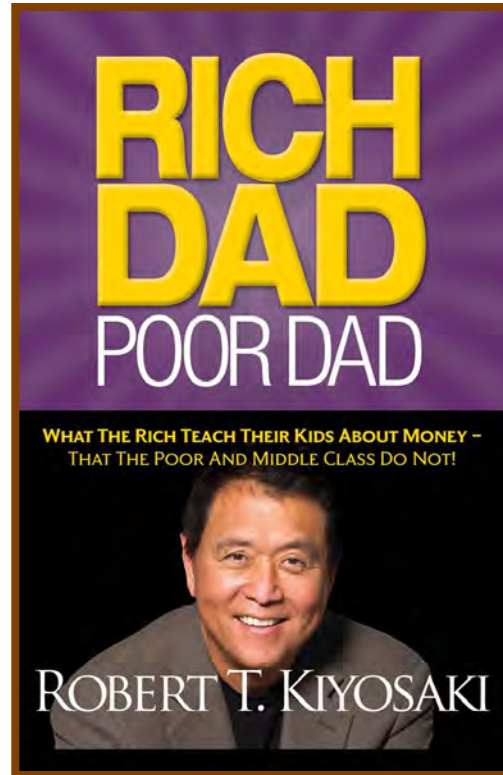
**Author: Robert T. Kiyosaki**

**Topics : Financial Future, Financial Success, Life Story, Poor Vs. Rich**

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If you've always thought that the road to financial success was traveled by people who work hard and save money, you'll find this well-written book downright shocking. Arguing that a high income does not create wealth, education is worthless and that your house is not an asset, Kiyosaki explains how the wealthy have learned to make money work for them, rather than working for it.

The author's real father, an educated, diligent man, died broke and disillusioned. Kiyosaki's "second father," who was actually his friend's dad, was a high school dropout who became one of Hawaii's wealthiest men.



Although "Rich Dad, Poor Dad" is controversial, packed as it is with ideas that challenge traditional beliefs, there's much to be gained from reading it. At worst, you'll question and think about the way you view money. At best, you'll come away with fresh insights and full control of your financial future.