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# How To Think About Money



## Synopsis

There are those who think the goal of investing is to beat the market and amass as much wealth as possible, that street smarts and hard work ensure investment success, and that the road to happiness is paved with more of everything. And then there are those who get it. Want a more prosperous, less stressful financial life? Jonathan Clements, longtime personal finance columnist for The Wall Street Journal, is here to help. His goal: To provide readers with a coherent way to think about their finances, so they worry less about money, make smarter financial choices and squeeze more happiness out of the dollars that they have. "How to Think About Money" is built around five key ideas: • Money can buy happiness, but we need to spend with great care. • Most of us will enjoy an extraordinarily long life—and that has profound financial implications. • We are hardwired for financial failure, so sensible money management takes great mental strength. • We need to bring order to our financial life—by focusing on our paycheck, or lack thereof. • If we want to add to our wealth, we should strive to minimize the subtractions. • Now why didn't I think of that? That's what you'll ask yourself after you read Jonathan Clements's fine new book. Its beauty lies in the commonsense and wisdom that is summed up in just five simple steps that will help you to earn your financial independence. Easy to understand, essential to follow. • "John C. Bogle, founder, The Vanguard Group—Jonathan Clements brings his intelligence, insight and commonsense to 'How to Think About Money,' which is packed with wisdom and great guidance. Read it and reap the rewards in the years and decades ahead. • "Eric Tyson, author of "Personal Finance for Dummies" and "Investing for Dummies" —'How to Think About Money' is financial feng shui—a blueprint for harmonizing all the aspects of personal finance into a balanced way of approaching and managing money. I found myself measuring my own attitudes and beliefs against the yardsticks in Jonathan Clements's book, and was pleased to find that we're on the same page. As someone who has written extensively about young people and money, I'd especially recommend the book to generations Y and Z. But anyone who feels overwhelmed by the challenges of today's world can benefit from Clements's advice on how to make smart financial choices, as well as how to develop, in his words, a "coherent way to think about their financial life. • "Janet Bodnar, editor, Kiplinger's Personal Finance magazine "Concise, important and true. Jonathan Clements provides you a path not just to better finances, but to a better life." • "Terry Burnham, finance professor, Chapman University, and author of "Mean Markets and Lizard Brains"—Jonathan Clements writes so well and thinks so clearly that even financial planning, saving, and wise decisions are almost fun to think through with him as our guide. • "Charles Ellis, author of "Winning the Loser's Game"—In 'How to Think About Money,' Jonathan Clements,

one of the premier financial writers of our times, provides readers with a roadmap for a successful financial life. It's an easy read that can result in changing the way readers look at investing and life. Read it and reap.

• "Mel Lindauer, Forbes.com columnist and co-author of "The Bogleheads™ Guide to Investing" and "The Bogleheads™ Guide to Retirement Planning" œ Jonathan Clements is one of the greatest financial consumer advocates of our time, not only because of his emphasis on a practical and commonsense approach to personal finance, but because his message is delivered in a welcoming, easy-to-understand manner. That approach moves his readers to take the most important step toward winning in the personal-finance world taking ownership of one's financial life and following that with action.

• "Peter Mallouk, president of Creative Planning and author of "The 5 Mistakes Every Investor Makes and How to Avoid Them"

## **Book Information**

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## **Customer Reviews**

As I read this book, I became more and more fascinated by the research correlating money and happiness. At first glance some may wonder about yet another "money book" , however, the

philosophical side to how we save, spend and enjoy our money is so well compiled and documented in this book that you cannot fail to learn very important lessons in how to manage your financial life.

Well written book! Clements does a great job of providing useful information, research and data in a very readable style. It is a book I wish had been in print when I was in my twenties since Clements does a great job of helping the reader to stretch their thinking about money and their financial life. This is a book I suggest a young adult should read early in their financial life. Clements dedicates the book to his children and it is clear he had them in mind as he wrote the book.

Incisive and helpful

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