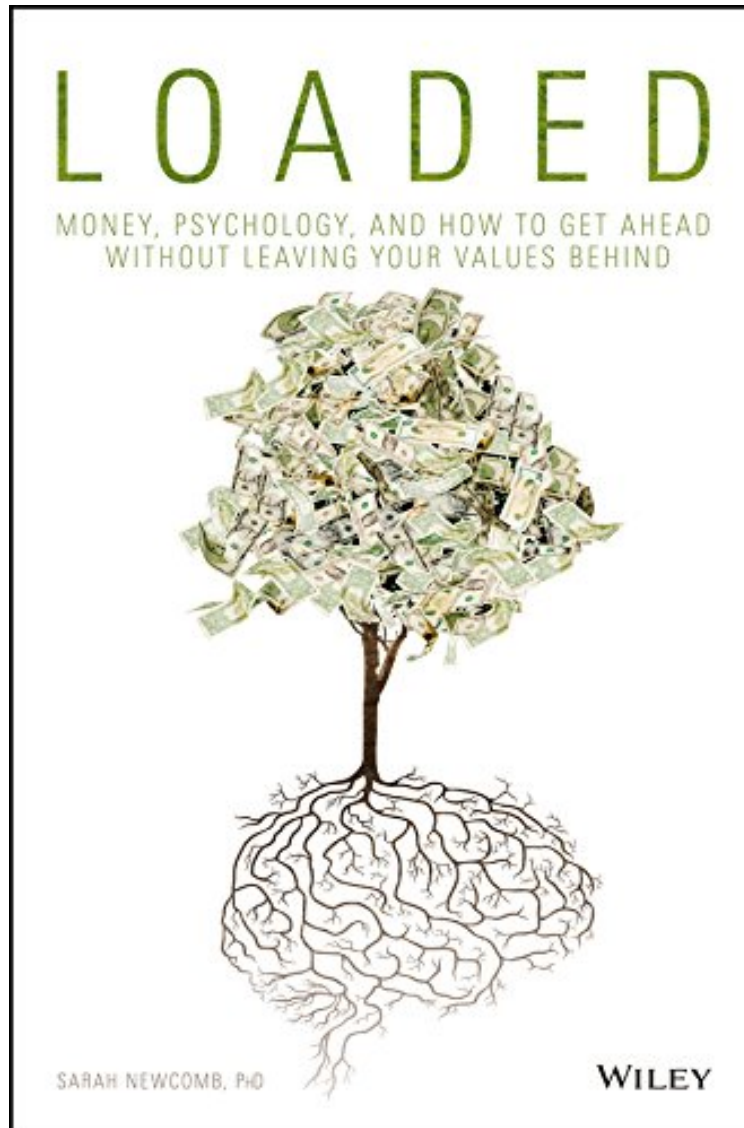


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Loaded: Money, Psychology, and How to Get Ahead without Leaving Your Values Behind

Sarah Newcomb

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Praise for LOADED "LOADED is that rare resource which somehow captures both theoretical and practical wisdom about money, personality, and life. Your views and actions with money will be much improved after reading the wonderful advice in LOADED." James Grubman, PhD, author of *Strangers in Paradise: How Families Adapt to Wealth Across Generations* and co-author of *Cross Cultures: How Global Families Negotiate Change Across Generations* YOUR MOST VALUABLE ASSET...IS YOU. LOADED WILL TEACH YOU HOW TO MAKE THE MOST OF IT. Based on decades of research and years of hands-on experience with people from all walks of life, LOADED is a must-read for anyone who finds themselves caught between the desire to thrive financially and the complex emotions and conflicting priorities that money so often brings to our lives. Inside, you will learn to: Check your stories. Pinpoint and change beliefs that hold you back. Choose your strategies. Learn how to align your money with your needs. Cultivate your value. Put your unique resources to use and earn more. Deeply researched, yet written in an approachable, conversational tone, LOADED offers insight into how your personal experiences have shaped your financial attitudes, and how you can build a healthier relationship with money.

What Others Are Saying: "LOADED: Money, Psychology, and How to Get Ahead without Leaving Your Values Behind is that rare resource which somehow captures both theoretical and practical wisdom about money, personality, and life. Sarah Newcomb has done a phenomenal job of distilling the latest concepts from behavioral finance and psychology for the benefit of the everyday reader who simply wants to know how to handle money better. She opens with a big-picture perspective on how we form our money personalities and behaviors, using relevant personal anecdotes and case examples. By book's end, she leads us to taking charge of our money decisions to create budgets that really work. Writing in a highly readable style, her tone is upbeat and empowering. Your views and actions with money will be much improved after reading the wonderful advice in LOADED." James Grubman, PhD. Author of *Strangers in Paradise: How Families Adapt to Wealth Across Generations* and co-author of *Cross Cultures: How Global Families Negotiate Change Across Generations* From the Inside Flap Does money represent luxury, security, and peace of mind, or stress, inequality, barriers, and greed? LOADED is written for anyone who struggles with their complex relationship with the so-called "root of all evil." Rather than offering traditional financial advice, Sarah Newcomb (a Morningstar behavioral economist) digs deeper and approaches money management from a fresh angle. LOADED explains how our experiences with money have a psychological basis and can often run counter to our core values. Our personal history has a profound influence on how we handle or mishandle money. In reality, however, money is a simple tool, a neutral resource that is full of possibilities. It can be used for good or for ill, and how we use it is entirely a matter of personal choice. Our relationship with money is almost never about the numbers. It is about the stories we tell ourselves because of those numbers. We all come to believe certain stories based on our upbringing and our experiences with money. This is where our relationship with money is rooted, and this is where sound money management begins. Based on years of research and filled with illustrative stories, LOADED offers an important guide for identifying the harmful core beliefs about money and what can be done to challenge and overcome those negative beliefs. Once a clear understanding of an individual's beliefs about money is established, the human-centered approach to budgeting and money management can be put into action. This budgeting structure incorporates several principles from psychology that are missing or misaligned in traditional budgeting methods. The fresh approach outlined in this book is a money management method rooted in psychology that offers a way of changing one's financial life by creating a plan for money that is both deeply satisfying and also sustainable over the long term. The author also includes a wealth of worksheets and personal money psychology assessments to aid in the LOADED process. LOADED offers an approach for discovering and understanding your relationship with money that will lead to more peace and satisfaction in your financial life. From the Back Cover Praise for LOADED "LOADED is that rare resource which somehow captures both theoretical and practical wisdom about money, personality, and life. Your views and actions with money will be much improved after reading the wonderful advice in LOADED." James Grubman, PhD, author of *Strangers in Paradise: How Families Adapt to Wealth Across Generations* and co-author of *Cross Cultures: How Global Families Negotiate Change Across Generations* YOUR MOST VALUABLE ASSET...IS YOU. LOADED WILL TEACH YOU HOW TO MAKE THE MOST OF IT. Based on decades of research and years of hands-on experience with people from all walks of life, LOADED is a must-read for anyone who finds themselves caught between the desire to thrive financially and the complex emotions and conflicting priorities that money so often brings to our lives. Inside, you will learn to: Check your stories. Pinpoint and change beliefs that hold you back. Choose your strategies. Learn how to align your money

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