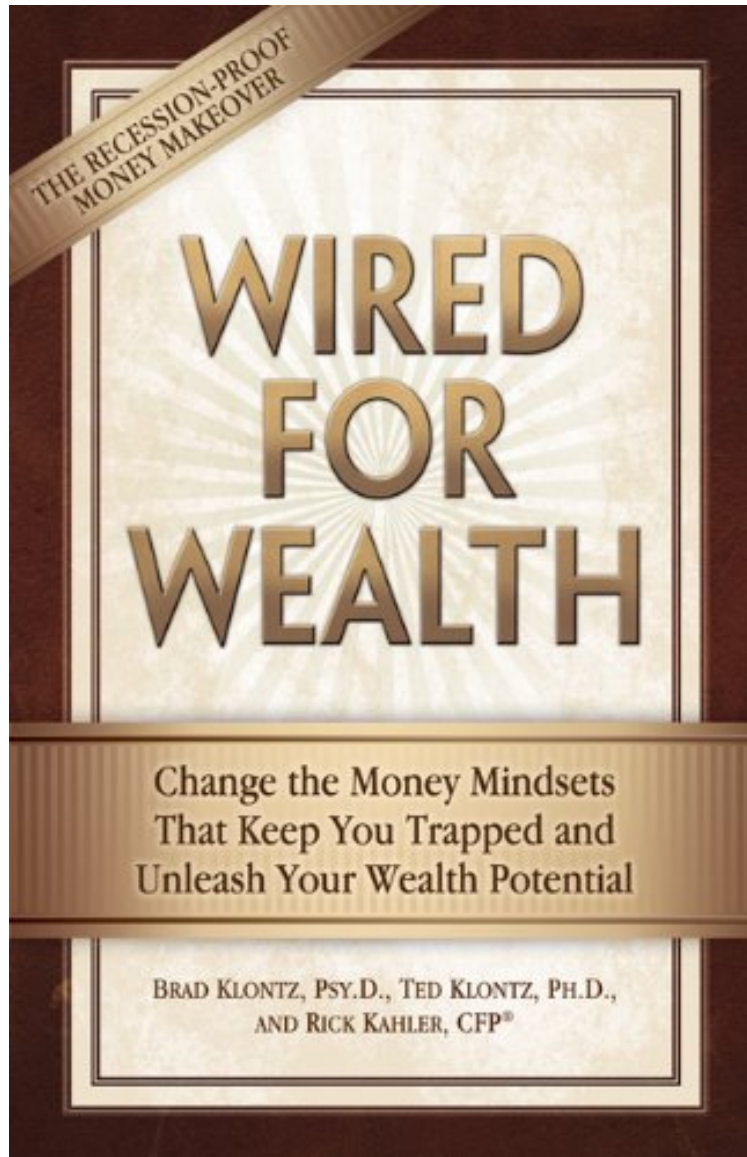


(Download ebook) Wired for Wealth: Change the Money Mindsets That Keep You Trapped and Unleash Your Wealth Potential

Wired for Wealth: Change the Money Mindsets That Keep You Trapped and Unleash Your Wealth Potential

*Brad Klontz Psy.D., Ted Klontz Ph.D., Rick Kahler CFP
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Brad Klontz Psy.D., Ted Klontz Ph.D., Rick Kahler CFP : Wired for Wealth: Change the Money Mindsets That Keep You Trapped and Unleash Your Wealth Potential before purchasing it in order to gage whether or not it would be worth my time, and all praised Wired for Wealth: Change the Money Mindsets That Keep You Trapped and Unleash Your Wealth Potential:

1 of 1 people found the following review helpful. Great book - well worth the money. I've purchased several copies for family. By Aloha Bill 77I've read several related books by this author - all were good but I thought this one was the best. Take a look online at the Table of Contents; it gives a great overview of what's in here. My favorite (and most applicable) chapter was Chapter 5 - When Money Scripts Keep You Poor in Spirit. My next favorite was Chapter 3 - Your Financial Comfort Zone. 5 of 5 people found the following review helpful. Complex concepts broken into steps. By Holly P. Thomas, Author, Psychology of Money Expert This book and its exercises helped me understand issues with money on several levels - the role of my past and present in shaping how I approach financial decisions. Its checklists and processes for effecting change in behavior and attitudes is simple to remember (although change is always harder to implement!) 1 of 1 people found the following review helpful. This is one of the greatest books that I have ever come across related to ... By JAMES S MURRAY This is one of the greatest books that I have ever come across related to the psychology of wealth attainment!

Recession-Proof Your Mind and Rewire Your Brain for Wealth As financial stress mounts and an economic crash looms, *Wired for Wealth* shows you that the biggest threat to your financial health is not a recession; it's your brain. Markets go up and markets go down, but one fact holds true: Your money scripts—the unconscious core beliefs you hold about money—will determine whether you win or lose in the long run. But there is hope. Drawing on the results of a landmark survey of people's money habits, as well as their decades of work improving their clients' financial lives, renowned financial psychologists Drs. Brad Klontz and Ted Klontz and financial planner Rick Kahler, CFP®; show you how you can rewire your brain for wealth. Their unexpected insights show you how you can free yourself from excessive debt, financial stress, money avoidance, and a lack of savings. You'll discover: The top 10 money scripts that mess up people's financial lives—and how to change them How to identify your 'financial comfort zone'—and how to break through it How to curtail family money issues, including financial infidelity, financially dependent children, and conflicts over money What to do if your money scripts are keeping you poor by overspending, underspending, excessive debt, lack of savings, and lack of retirement planning What to do if your money scripts keeping you poor in spirit—how to release guilt and fear for good, and be at peace with what you have. Entertaining and enlightening, *Wired for Wealth* will put you in control of your finances and enable you to break through to new levels of wealth and security.

About the Author Brad Klontz, Psy.D., is the 2008 president of the Hawaii Psychological Association and CEO of Klontz Coaching Consulting (www.klontzcoaching.com). He is a leading expert in the psychology of money whose work has been featured on NPR and in the Wall Street Journal, New York Times, and Washington Post. Ted Klontz, Ph.D., is the president of Klontz Coaching Consulting (www.klontzcoaching.com). He is a noted pioneer in bending the fields of psychotherapy and financial planning and has been a guest on Today and Naomi's New Mornings on the Hallmark Channel. Rick Kahler, CFP®, is president of Kahler Financial Group, a fee-only financial planning firm (www.KahlerFinancial.com). He is a pioneer in the "Financial Integration" evolution and a nationally renowned speaker whose seminars draw some of the world's wealthiest and influential people. Excerpt. copy; Reprinted by permission. All rights reserved. Chapter Three Your Financial Comfort Zone: Do you need to break out? In what kind of neighborhood did you grow up? A suburb? An exclusive gated community? A high-rise apartment in an area marked by poverty? A culturally diverse middle-class city neighborhood? A small town? A farm? A ranch community? Whatever your circumstances, you probably grew up in a neighborhood where the majority of the inhabitants were in many ways a lot like you. Just imagine one such neighborhood: a stereotypical suburb. Everyone who lives there pretty much knows everyone else—not necessarily intimately, but by reputation, occupation, and observation. The houses were built at about the same time, and most of them tend to be a similar style and in the same general price range. There are a few places that stand out, however. There's Jodine's house at the end of the block—the one with the Mercedes and the Cadillac SUV parked in the driveway. Jodine and her husband have built an addition and put in a swimming pool. Then there is Alecia's house, down the street, the one that hasn't been painted in a number of years, where the lawn has a generous sprinkling of dandelions and the car in the driveway is a ten-year-old minivan with a crumpled front fender. Jodine and Alecia's houses represent the extremes of this particular neighborhood. Jodine and her family, with their Mercedes and their swimming pool, appear to be wealthier than anyone else, but they aren't wealthy enough to move to the gated community north of town. Other families still run into them at the grocery store, work with them in PTA projects, eat in the same restaurants, and get together with them at neighborhood barbecues. Alecia, in the neglected house and driving the old minivan, appears to be poorer than anyone else, but she isn't poor enough to have to move to a less expensive community. Her family might get some of their clothes at the wealthier families' garage sales, but their children still go to the same schools and play together, and they still socialize with their neighbors. Alecia and Jodine might not be the best of friends, but they know each other and have overlapping circles of friends and acquaintances. Your Financial Neighborhood Just as each of us lives in a physical neighborhood, each of us also inhabits a particular "financial neighborhood." On the high end are what appear to be the wealthiest people we know. On the low end are what we assume to be the poorest people we know. Of course, since talking about one's

income and financial net worth is such a taboo in our society, we don't really know how rich or poor other people are. We judge them to be higher or lower than ourselves based on what we can see of their lifestyles: the houses they live in, the cars they drive, the clothes they wear, whether they have someone come in to clean their houses or do it themselves, what they talk about, their education, their jobs, and whether their family vacations tend to be camping trips or Mediterranean cruises. Within a given financial neighborhood, there is a significant overlap of certain attitudes, beliefs, and definitions about money, such as the following:

- The definition of what it means to be financially rich and poor
- The relative importance and priority of saving, investing, budgeting, and planning for the future
- Charitable giving
- One's financial duty to others: family, friends, neighbors, strangers
- Financial priorities: what is more important and what is less important
- What it means to be financially responsible
- How money works: earning, spending, saving, borrowing
- The appropriate financial roles for parents, siblings, children, grandparents, neighbors, church members, and shy;citizens
- Debt
- Estate planning
- Financially giving to or sharing with friends and family members who are less well off or in a financial crisis
- The relationship between money and government
- The relationship between money and religion
- The relationship between money and happiness

Obviously, a financial neighborhood will include many individual differences and various beliefs based on each person's specific circumstances. Overall, however, its occupants will tend to have similar money scripts, and their lives will reflect similar financial behaviors. The high and low boundaries of your particular financial neighborhood are anchored by your money scripts. The neighborhood represents a financial comfort zone where you generally know what to expect, where you fit in, and how you should behave. copy;2008. Ted Klontz, Brad Klontz, Rick Kahler. All rights reserved. Reprinted from *Wired for Wealth*. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, without the written permission of the publisher. Publisher: Health Communications, Inc., 3201 SW 15th Street, Deerfield Beach, FL 33442