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Pound Foolish Helaine Olen, 2013-12-31 If you've ever bought a personal finance book watched a TV show about stock picking listened to a radio show about getting out of debt or attended a seminar to help you plan for your retirement you've probably heard some version of these quotes What's keeping you from being rich In most cases it is simply a lack of belief SUZE ORMAN The Courage to Be Rich Are you letting away your financial future DAVID BACH Smart Women Finish Rich I know you're capable of picking winning stocks and holding on to them JIM CRAMER Mad Money They're common refrains among personal finance gurus There's just one problem those and many similar statements are false For the past few decades Americans have spent billions of dollars on personal finance products As salaries have stagnated and companies have cut back on benefits we've taken matters into our own hands embracing the can-do attitude that if we're smart enough we can overcome even daunting financial obstacles But that's not true In this meticulously reported and shocking book journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths contradictions and outright lies it has perpetuated She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer little if any help Olen calls out some of the biggest names in the business revealing how even the most respected gurus have engaged in dubious even deceitful practices from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune Pound Foolish also disproves many myths about spending and saving including Small pleasures can bankrupt you Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires But reducing our caffeine consumption will not offset our biggest expenses housing education health care and retirement Disciplined investing will make you rich Gurus also love to show how steady investing can turn modest savings into a huge nest egg at retirement But these calculations assume a healthy market and a lifetime without any setbacks two conditions that have no connection to the real world Women need extra help managing money Product pushers often target women whose alleged financial ignorance supposedly leaves them especially at risk In reality women and men are both terrible at handling finances Financial literacy classes will prevent future economic crises Experts like to claim mandatory sessions on personal finance in school will cure many of our money ills Not only is there little evidence this is true the entire movement is largely funded and promoted by the financial services sector Weaving together original reporting interviews with experts and studies from disciplines ranging from behavioral economics to retirement planning Pound Foolish is a compassionate and compelling book that will change the way we think and talk about our money

Principles of Corporate Finance Richard A. Brealey, Stewart Myers, Franklin Allen, 2011 This new international edition provides increased coverage of the procedures for estimating the cost of capital expanded coverage of risk management techniques and the use and misuse of derivatives and additional coverage of agency problems PC Mag

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Small Business Sourcebook ,2004 **Electrical World** ,1891 **Economics** Gary E. Clayton,2008 *Bulletin of the British Psychological Society* ,1980 *Forthcoming Books* Rose Arny,2004 Popular Computing ,1983-05

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