

MONEY RULES

The
Simple Path
to
Lifelong
Security



JEAN CHATZKY

Money Rules: The Simple Path to Lifelong Security

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A powerfully simple, must-have manifesto on money with more than 90 wealth-building rules from the *Today* show's finance guru.

In a time of great financial uncertainty, this is the book everyone must read. The bottom line: Money is simple-people make it complicated. Now, bestselling personal finance author Jean Chatzky has distilled this simplicity into a smart, immediate, and entertaining set of rules that will change readers' financial lives.

Chatzky removes the stress associated with all things money and says it clearly: Readers who follow these basic yet crucial approaches to spending, saving, investing, increasing their income, and most importantly, protecting what they have, will build the wealth and financial stability they've been dreaming of. Chatzky's advice is reassuring, straightforward, and often counterintuitive, including:

- Date your stocks; don't marry them.
- 'More money' won't always make you 'more happy.'
- To spend less, carry Benjamins, not Jacksons.
- If you can't explain it, don't invest in it.
- 'Free' can be very expensive.

Written in her trademark warm, witty voice, and with a special Dos and Don'ts section, *Money Rules: The Simple Path to Lifelong Security* by Jean Chatzky is the only book readers really need to achieve true financial health and happiness.

Money Rules: The Simple Path to Lifelong Security Details

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From Reader Review Money Rules: The Simple Path to Lifelong Security for online ebook

Lonna says

Very quick read with simple advice. Decent advice to ring in 2017!

Elena says

Simple, quick read on rules to follow regarding your assets, your money, etc.

"Personal finance is more personal than it is finance."

Rules to remember:

- *The four most powerful words in any negotiation: "Can you do better"?
 - *The more time you spend looking, the less happy you'll be with what you find.
 - *Save FOR something.
 - *Doing nothing can be very expensive.
 - *Always get 3 bids. Never take the high one.
 - *If it's good for the planet, it's usually good for your wallet.
 - *It's not about having it all. It's about having what you value most.
 - *The biggest threat to your financial security is your health.
 - *If you can't afford to replace it, insure it. If you can afford to replace it, don't.
 - *Do give back.
-

Leah Coffin says

Short, but full of a lot of really solid advice in layman's terms. Now to implement it...

Grady says

Shooting Straight from the Hip

Jean Chatzky may not be a CPA but she has impressive credentials: she is the financial editor for the Today Show on NBC, and a personal finance contributor for Prevention and Newsweek magazines. AND she has written two very popular books that address the masses (that is us, fellow readers) with clipped, considered, wise, informed and very useful rule for making money. While there are many similar themed books on the market at this tenuous economic time, this book instead of lecturing the reader to offer background for the development of financial advice simply gives a major rule on every page - graphically designed with varying fonts and style and some illustrations that make the book a very fast read. BUT, there is so much fine advice here that this book should remain on everyone's desk as we plow through changing the way we think about, make, save, and keep our money.

Chatzky opens her book with an introduction that includes two important principles: #1 Personal finance is more personal than it is finance and #2 Money is simple -people make it complicated. She then divides her book into seven parts: Make Money; Save Money; Avoid (Most) Debt; Spend Wisely; Invest for tomorrow; Cover Your Assets; and the final Do's and Don'ts. Sprinkled through these single page admonishments are some eye-opening thoughts - what makes us spend, why (and why we shouldn't) live beyond our means, how truly simple it is to save a bit of money each month, use cash and not credit or debit cards, do online banking so that you know where you stand every day with the click of a mouse, panning for retirement (and not touching that money saved!), how to think about investments...on and on.

One of the reasons this book is so immediately accessible and helpful is that Jean Chatzky hits the nail on the head for all the little bloopers we each commit. She spells it out very succinctly then moves on to more advice. She closes this exceptionally helpful little book with the following: 'Finally, try to remember that in most cases, money doesn't cause your problems. You may have a work problem, an idea problem. or a relationship problem. You don't have a money problem. But lack of money is the result. Focus on understanding and then unwinding the underlying issue - even if you didn't do anything wrong to cause it...Then use the rules - and the guiding principles - to help you find your way.' She wastes no time, but makes things very clear.

Grady Harp

Rebecca says

I love reading about money (which is really like reading about psychology or philosophy).

Thanks to Evan for pointing me to this simple little book! Although the parts about investing were lost on me, the rest was full of helpful tips that always bear repeating, especially:

#6 The four most powerful words in any negotiation: "Can you do better?"

#7 "More money" won't always make you "more happy." ...Money only buys happiness to a point. Beyond that, more money makes no difference in how happy you feel. [reminds me of the old saying, "enough is as good as a feast"]

#8 The more time you spend looking, the less happy you'll be with what you find. [after a point, nothing can measure up to what you imagine exists out there / paralysis by analysis]

#11 If you can't see it and you can't touch it, you won't spend it. [True. An internet savings account with no ATM card has worked very well for me.]

#14 Financial plans don't fail people. People fail to plan. The only way to find financial security is to draw yourself a map. Folks who have specific financial plans that detail what they want save more than people who don't...Why? Because human beings are easily distracted (especially by shiny things). So unless you have a road map that tells you where you're going, it is very, very hard to get there. It's not that the map will never change...Revising your specific plans for the future is far better than not having any plans at all.

#16 The best way to be comfortable is to be slightly uncomfortable. Putting that aforementioned money aside for emergencies will be easier if you're not feeling too satisfied with your lot in life. Researchers asked a group of people to rate their happiness on a scale of 1 to 10, where 1 is misery and 10 is bliss. Know what? The 8s have it over the rest. That's because 8s, while happy, are not so blinged-out that they believe everything in the future will be beautiful and rosy. They believe that emergencies will happen and as a result

they plan for them. ["keep yourself low, but not too low"]

#33 The Joneses are in debt...Make your lifestyle and purchasing decisions based on what you can afford, not what your peers are buying, and instead of coveting thy neighbor's car, try to feel smug about your fat retirement account, your zero credit card balances, and the car you own free and clear.

#40 If it's good for the planet, it's usually good for your wallet. Think: small cars, programmable thermostats, compact fluorescent lightbulbs, a garden, refilling your water bottle...the list goes on.

#72 The secret to successful investing isn't talent or timing. It's temperament...It's sad but true: Human psychology works against the behaviors that have historically led to good long-term returns.

#81 The harder the sell, the faster you should run. ...the greater the chances that you don't need it. At all.

#85 Six words to close any deal: "Can I get that in writing?"

The Last Word: Finally, try to remember that in most cases, money doesn't cause your problems. You may have a work problem, an idea problem, a motivation problem, an organization problem, or a relationship problem. You don't have a money problem. But lack of money is the result. Focus on understanding and then unwinding the underlying issue -- even if you didn't do anything wrong to cause it.

Meowmeow says

This book is so easy to read that I finished it in one day! I love the simple language that the author uses in this book. Personal finance is a tough subject for many people, but the author expresses her ideas in a way that's so easy to understand. There are about 10 really good ideas in this book that are new for me so I bookmarked them. I highly recommend this book!

Crystal says

For a company that "makes every effort to use acid-free, recycled paper," Rodale Inc. has allotted an interesting amount of said tree-derived stuff toward a short introduction and 94 rules which range from one to eight sentences in length. Rule 35, for instance, is "Just because you have a coupon doesn't mean you should go shopping." One entire page for this, printed in size--what? 28 font? (But at least the book is only 7"x5".)

"29. Use your emergency savings for emergencies."

"10. Live below your means. Period."

"46. The salesperson is not your friend."

All pretty standard advice, although the book acknowledges this with its subtitle: *The Simple Path to Lifelong Security*. And I suppose some people do need these things spelled out for them, as evidenced by the 2008 U.S. economic crash.

Just to be extra mean: in such a widely-spaced, hugely-fonted, minimally-sentenced book, I think it's hilarious that there should still be errors. Page 101: "What's more valuable: leaving \$20,000 to you [sic] kids, or instilling a work ethic that lets them earn an extra \$20,000 a year?"

Bonnie says

Jean Chatzky's *Money Rules: The Simple Path to Lifelong Security* contains lots of good financial advice packed into a fairly little space. Take the "rules" referred to in the title literally--this book is made up of a list of short rules, broken up into sections (including making and saving money, debt, and assets). Each rule is pithy, and most are immediately followed by a more in-depth explanation of that particular rule.

I was happy with the book, and realize that I (someone almost fresh out of college) would probably never make my way through a bulky financial book. Even thinking about it is frightening. However, the rules outlined in this book seem to lay a solid foundation for a healthy financial future. While short (at just over 100 pages), *Money Rules* left me curious for a bit more information. Maybe that can be an impetus to pick up one of those (big, scary) books on managing one's finances.

This book would be a great gift for new graduates and young adults.

I received this book through GoodReads First Reads.

Stacy Schmidt says

This is a great collection of good financial tips and reminders. If you are already motivated to make changes to your finances, or you're just looking for a reminder of some ways to improve your finances, this is a nice, quick read. If you're looking for more in-depth explanation or if you're also looking for some serious motivation, I would recommend a more comprehensive book.

Michele says

Loved this book! I wish that I had read it 25 years ago. It's 94 simple rules for living your life within your means and saving for your future. This book would make an excellent graduation gift or even wedding gift. It's a very quick read.

Geeta says

Quick and easy read about filtered out valuable money tips.

Kerrymac says

This deceptively small and simple book provides financial guidance for a lifetime. It is especially great for

young adults just starting out, but I picked up some great tips in my middle years too.

Vikram Saini says

Initial thought was - Ah, another money advising book, repeated with words twisted, in different structure and style.

However, the author goes with a list of advice or ground realities. She recommends a man or woman should, at least, be aware of them. Most of the points, you (I or we) already has been following, and so will nod in agreement while reading it.

The point is to pick a point (or points) for which you agree with Jean. And leave the rest so as to review, again, later. Now the thought is - It's always best to try first and then judge. Reading the facts you already know will always bring different perception with your changing age and time. Chatzky has done it well.

From the book- If you don't ask for more money, the answer will always be "no".

Truly said which is (or was) experienced by friends including self. No matter, how the best you work , how excellent you would be, yes the employer is pre-aware about best players, unless you don't ask, you will not be paid as per your skills except the yearly increments.

I did face with a foreign client. So I just doubled the fees with the reason that I am, now, much better in skills than earlier. And so would be bringing you the results more quickly, unlike when I was learning. Then negotiation, reaching to some less amount, but still best for me compared to what I thought I should get.

Margaret says

Thank you to Goodreads First Reads for a copy of this book!

Quick, simple and to the point! You don't need a financial degree to understand Jean Chatzky's rules. The book is arranged into 7 parts, such as Make Money, Save Money, Invest for Tomorrow and Cover Your Assets. Each rule is only one page long, some only a sentence. It covers the basics we should all live by to help keep our financial peace of mind!

Lila D says

Read in one sitting while at Starbucks. Forgot where I picked it up from for free (some library?), but it's been riding around in the trunk of my car for months. Some good tips that will make you think - though some are a bit too "lofty" for people really struggling - for instance #19 Carry Benjamins, not Jacksons (because \$100s are harder psychologically to break, than \$20s) Honeychile, you have to be able to afford to withdraw kind of money to take out of the ATM. Then, if you can afford it, you have to hope that someone will not see you

flashing these big bills and not bop you in the head! (That one was straight up ridiculous, in my humble opinion)
