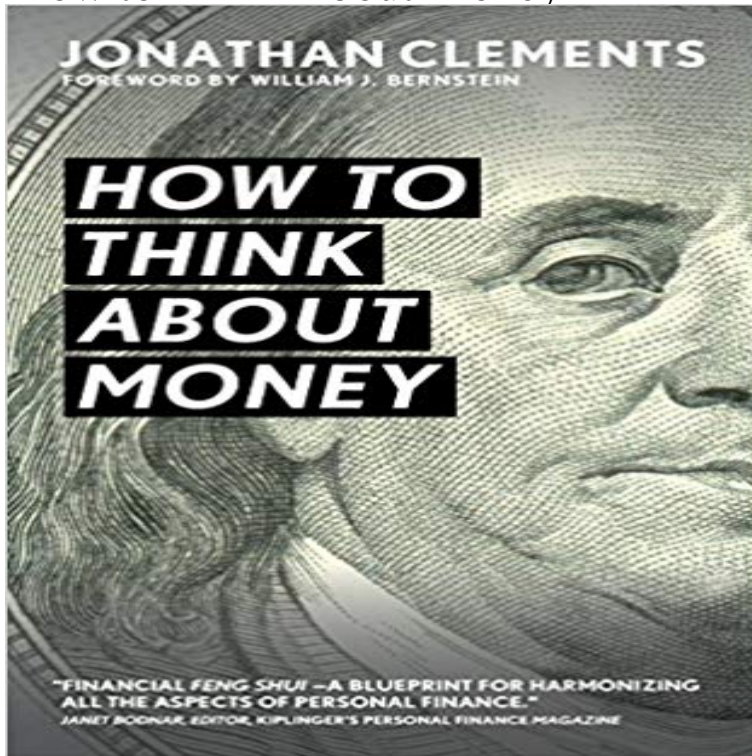


How to Think About Money



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 were on the same page. 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, Kiplingers 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 Losers 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
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

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