



Smart Is the New Rich: If You Can't Afford It, Put It Down

Christine Romans

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A practical way to think about money today

Author and CNN veteran money correspondent Christine Romans believes we should live by three qualifiers: living within our means, living with less debt, and being less vulnerable. While some may say this is old-fashioned, today it's hard to argue with Romans' view.

Smart is the New Rich explores how adopting a new approach to money can lead to a healthier financial lifestyle. Each chapter opens with a question about money to begin the conversation about earning, saving, spending, growing, and protecting your money. Using checklists and quizzes, Romans guides you through the "New Normal," helping you to think differently about your money and relearning good habits for prosperity.

- Reexamines the money rules abandoned during the consumer bubble and poses the essential questions we should ask ourselves before spend our money
- Provides an interactive, step-by-step guide to all things money, from credit, debt, and savings to investing, taxes, and mortgages
- A companion Web site allows you to chat with other readers about jobs, mortgage rates, investing, and saving

For thirty years, the financial rules for life revolved around abundant credit. That bubble has burst. *Smart is the New Rich* addresses why these rules no longer apply, and reveals what it will take to make the right money choices moving forward.

Five Retro Spending Rules

After a generation where “me, more, now” was how we thought about our money, it’s time to walk through these five retro rules when you are about to part with your money.

1. If you don’t need it, don’t buy it. If you can’t afford it, put it down.

It’s as simple as that. Ask the three key questions before parting with your cash. “Do I need this?” “Will it make my family better, smarter, more prepared?” “Can I even afford it?” Only you know the answers to those questions. And just asking them gives you pause to evaluate whether the dollar buys you an experience and an investment in your family and your future.

2. Think of money like nutrition.

Is a purchase, whatever it is, something that is good for your body, or nothing more than a sugar rush. Prolific and random spending is the money equivalent of eating junk food. It might feel good at the time, but it hurts you in the long run and the limits your options later in life.

3. Negotiate everything.

It seems gauche to call it haggling, so let’s call it negotiating. Your cell phone company, cable provider, car rental company, and even your doctor need your business. Politely ask if there are discounts. For travel and

leisure, inquire about a complimentary upgrade if they won't drop the price. (Vacations have never been more attainable--if you can afford them--this is a good time for breaks and discounts.) If you are polite and informed, you will be surprised.

4. Always save first.

Do you know how much you are saving? Look at your pay stub. Calculate how much money you bring home after taxes. Make sure you are saving at least 6 percent and hopefully 10 percent of that for your future. Save first.

5. Don't deny yourself.

As confidence in the economy returns, the people who have the cushion to spend money will be critical to restore the economy. Every dollar spent at the pizza parlor, on video games, at the zoo sustains jobs. The key is to know what you can live without. The message for anyone struggling with money: The only thing you can control right this second is how the money leaves your hands.

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Benjamin Martinez:

Nowadays reading books be than want or need but also work as a life style. This reading routine give you lot of advantages. The advantages you got of course the knowledge your information inside the book which improve your knowledge and information. The knowledge you get based on what kind of book you read, if you want attract knowledge just go with knowledge books but if you want truly feel happy read one along with theme for entertaining for instance comic or novel. Often the Smart Is the New Rich: If You Can't Afford It, Put It Down is kind of guide which is giving the reader unpredictable experience.

Jennifer Shipley:

Spent a free time for you to be fun activity to accomplish! A lot of people spent their spare time with their family, or their own friends. Usually they undertaking activity like watching television, going to beach, or picnic inside park. They actually doing ditto every week. Do you feel it? Do you want to something different to fill your current free time/ holiday? May be reading a book may be option to fill your no cost time/ holiday. The first thing you ask may be what kinds of guide that you should read. If you want to try look for book, may be the e-book untitled Smart Is the New Rich: If You Can't Afford It, Put It Down can be very good book to read. May be it could be best activity to you.

Rachel Wessels:

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Joy Becker:

As a university student exactly feel bored to help reading. If their teacher expected them to go to the library or even make summary for some book, they are complained. Just very little students that has reading's heart or real their passion. They just do what the teacher want, like asked to go to the library. They go to there but nothing reading really. Any students feel that looking at is not important, boring along with can't see colorful images on there. Yeah, it is for being complicated. Book is very important for you personally. As we know that on this period of time, many ways to get whatever you want. Likewise word says, many ways to reach Chinese's country. Therefore this Smart Is the New Rich: If You Can't Afford It, Put It Down can make you sense more interested to read.

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