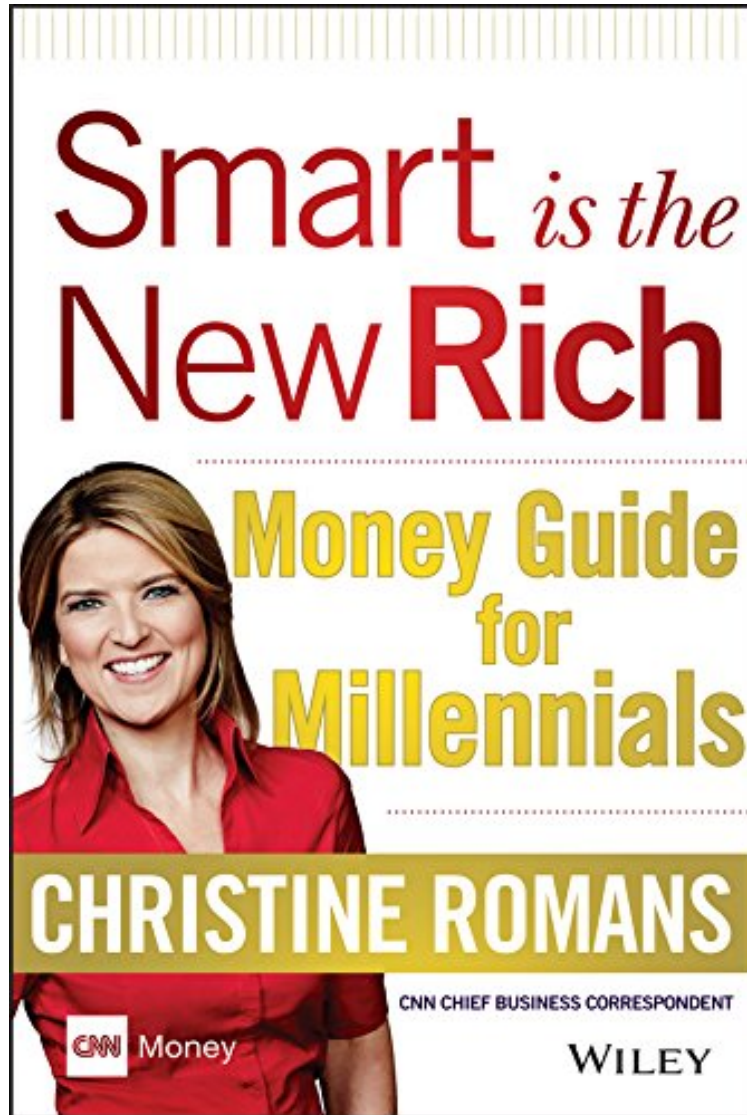


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Smart is the New Rich: Money Guide for Millennials

Christine Romans

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Christine Romans : Smart is the New Rich: Money Guide for Millennials before purchasing it in order to gage whether or not it would be worth my time, and all praised Smart is the New Rich: Money Guide for Millennials:

0 of 0 people found the following review helpful. A Fresh Start for an Old School Subject.By Jay StevensonAnytime you can motivate a 20 year old (aka College kid) to sit down and consider the impact of their financial state on the impact of their future life span, the writer has achieved a major milestone. Millenials are a hard bunch to crack, and this book gives some sage advice to get these young folks to look at a boring (to them), old school topic.Being a believer in the Larry Burkett / Dave Ramsey school of financial thinking, I found a few pieces of advice that could be revisited. But overall, Ms Romans gets a "A" for writing a book that Millenials just might read. I recommend that you

ask these young folks to speed read the book AND GO BACK AND REREAD SECTIONS when they find themselves in a financial discussion. Bottom Line: In terms of financial and retirement planning, the one thing Millennials have that is worth its weight in gold is TIME. If they wake up in their 40s and 50s and start planning for retirement, their bucket of gold at the end of the rainbow may only be worth a bucket of silver or even a bucket of pennies. Give those college grads a copy to read over their school breaks. 1 of 1 people found the following review helpful. A great money management book and financial guide for the younger generation. By jwild What a great book by Christine Romans for smart money management and smart wealth building for the younger generation. I'm an older person, and I ordered this book by mistake. So, I ordered Christine's two other books that apply more to me at my age which are--- SMART IS THE NEW RICH : IF YOU CAN'T AFFORD IT PUT IT DOWN and HOW TO SPEAK MONEY . I gave Christine's book--- SMART IS THE NEW RICH : MONEY GUIDE FOR MILLENNIALS--- to a young female bank teller at the bank where I have my money. The young female bank teller was happy to get Christine's book. 21 of 22 people found the following review helpful. Am I smarter? By breadwild I was excited when this book was released, for three reasons: 1) I appreciate Ms. Romans' down-to-earth, neighbor-next-door approach to her stories and reporting; 2) I wanted to see how her commentary, advice, and view of money would agree with the one we've adopted in our family; and 3) I wanted to learn where we could do better by being "smarter." "Smart is the New Rich" is a well-written, easy-to-read, accessible and engaging book with cleverly-turned phrases, helpful metaphors, inspiring stories, and bits of irony, humor, and conversation. I found it a real page turner, or in my case, a real "screen swiper" (Kindle for the iPhone). Of course, and this isn't Romans' fault, but what was not so easy-to-read was the back-story--her accounting of the events, arrogance, and negligence leading up to the Great Recession, as she calls it. But the final chapters were even less comforting as she laid out the current state of our country's current financial situation, followed by a litany of ostensibly reckless practices, and predictions of the potential grand calamity that awaits us if our government continues on its current short-sighted course. Scary stuff. A couple of caveats for potential readers. 1) this is not a "how-to" book. Yes, there's some great common sense advice, but not the block-n-tackle point-by-point instruction I anticipated. 2) this book is probably better intended for younger people and families. As one approaching the big 6-0, having run my own business for over 30 years, and knowing my three offspring are on career tracks, and free from school debt, I didn't relate as much as a younger person might. 3) "Smart" probably has a limited shelf life. While it will always contain a concise historical roundup of the events of the past few years, phrases like "this Spring" and other timely facts will date it faster than it deserves (great fodder for "Rich 2.0"). As to points 2 and 3 of why I wanted to read the book, 2) agreement: "yes," but only if I can boil down "Smart" to a phrase, "be good stewards." Note: about 20 years ago, my wife and I made a conscious decision to get off the money train and forget about the "Jones's." Not feeling the need to buy "stuff" for sport took the pressure off and helped us to concentrate on staying out of debt and building up a reserve (my wife must be a magician because I don't give her a lot to work with). 3) lessons: "maybe." As mentioned above, being older we've had the benefit of learning some tough lessons on our own--we could have used this book 30 years ago. Bottom line (appropriate language), even though it wasn't exactly what I thought it would be, I'm "smarter" for having read it. However, and I'm not sure this was her intent, I came away with a lot less confidence in those that run the financial world, and even less confidence in our government, and was left with the real fear that neither will do the right thing in the end. As Romans advises us in the closing chapter, we need to do our part to get our own financial houses in order--at least we can control that.

Time is on your side; smart money management for Millennials Smart is the New Rich: Money Guide for Millennials is an interactive, step-by-step guide to all things money. From credit, student debt, savings, investing, taxes, and mortgages, CNN's chief business correspondent Christine Romans shows this newest generation of earners how to build wealth. You'll learn the old-fashioned approach that leads to a healthier financial lifestyle, and open the door on a straightforward conversation about earning, saving, spending, growing, and protecting your money. You'll learn how to invest in the stock market or buy a home, even if you are still paying off student loan debt. Romans offers expert insight on the "New Normal," and why the rules of the credit bubble; the one you were raised in; no longer apply. Checklists and quizzes help solidify your understanding, and pave the way for you to start putting these new skills into action. For thirty years, the financial rules for life revolved around abundant credit at the ready. A quick look around makes it obvious that those rules no longer work, and Millennials just now coming of age and entering the workforce need a new plan to build a solid financial foundation and healthy money habits. This book puts you on the right track, with step-by-step help and expert guidance. Learn what you should ask yourself before spending any money Revisit some old money rules that are actually good habits See simple rules for managing student debt Learn how to talk about money with friends, dates, and parents Find out what makes a Millennial successful in the workforce The economy is out of recession and growing, but many young people feel left out of the recovery. It's why smart spending, saving, and debt management is so critical right now for them. A smart money plan is no longer a "nice to have" extra, it's mandatory. Smart is the New Rich: Money Guide for Millennials is your guide on how to use time and some good money manners to build wealth.

From the Inside Flap Against a drumbeat of hopelessness about too much student debt and too few jobs requiring a college degree, *Smart is the New Rich: Money Guide for Millennials* is a realistic and optimistic road map for millennials to save more, navigate their careers, invest in the stock market, and pay their student loans all at the same time. TIME is a four-letter word of the very best kind for millennials. It is the single most important driver of wealth, and young people have it in spades. That's why the time is now for millennials to address their financial health and start planning their wealth. Just as you'd buy a guidebook before a trip through Central America or Europe, this is a guidebook for young people travelling for the first time in the money world: at work, with friends and significant others, negotiating a raise, renting an apartment or saving to buy a house, and of course... retirement. Credit, debt, savings, investment, taxes, mortgages; this book is an all-in-one explanation of these topics and more, with checklists and other tools to make the plan clear and easy. Author Christine Romans is a CNN journalist who has been reporting on the events that have shaped the millennial generation, including the terrorist attacks of September 11, 2001, the financial crisis of 2008, President Barack Obama's election and reelection, and the wave of protests from Occupy Wall Street to the Arab Spring to #JeSuisCharlie. These events have shaped the millennial generation- a generation that values experiences over materialism and wants more out of their jobs and money than the credit-fueled mirage that came before them.

From the Back Cover "With *Smart is the New Rich*, Christine Romans has managed to turn a book about saving and investing money into an enormously entertaining read. If your plans include sleeping under a roof, eating food, wearing clothes, raising a family, and paying off your college loan, you should read this book first thing tomorrow. If you're dreaming even bigger you should read it today." —Aaron Sorkin, American screenwriter and playwright "Everything you want to know about money but were afraid to ask! Our children; today's millennials; badly need a smart travel guide through the value of a dollar. I myself have learned so much over the years from CNN's Christine Romans' ability to cut through the financial clutter, and her book comes not a moment too soon!" —Christiane Amanpour, CNN chief international correspondent

It's About a Better Life, Not Just a Bigger Bank Account It is a huge and highly-educated generation that is asking tough questions about money. Is college worth it? What's the point of owning a house? What if I don't want to work a 9-to-5 office job? Is investing really the best way to save for retirement? *Smart is the New Rich* answers those questions and more. Is it better to rent or buy Why living at home is the single best economic decision many young people can make How to negotiate your first salary's How to triage your loans in the smartest way How (and whether) to ask your parents for money Why you need to know your love interest's financial situation by the third date *Smart is the New Rich* is a crash course in personal finance that answers these money questions. You'll learn about everything from budgeting and building credit to starting a business and planning for retirement.

About the Author CHRISTINE ROMANS is CNN'S Chief Business Correspondent and anchor of *Early Start* with John Berman and Christine Romans weekdays 4 a.m. to 6 a.m. ET. She won an Emmy award for her work on the series "Exporting America" about globalization and outsourcing American jobs overseas. She is the author of *Smart is the New Rich: If You Can't Afford It*; *Put It Down* and *How to Speak Money*.