



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

Christine Romans

Download now

[Click here](#) if your download doesn't start automatically

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

Christine Romans

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

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.

 [Download Smart Is the New Rich: If You Can't Afford It, Put ...pdf](#)

 [Read Online Smart Is the New Rich: If You Can't Afford It, P ...pdf](#)

Download and Read Free Online Smart Is the New Rich: If You Can't Afford It, Put It Down **Christine Romans**

From reader reviews:

William Ullrich:

The book untitled Smart Is the New Rich: If You Can't Afford It, Put It Down is the e-book that recommended to you to see. You can see the quality of the reserve content that will be shown to an individual. The language that writer use to explained their way of doing something is easily to understand. The article author was did a lot of investigation when write the book, hence the information that they share to you personally is absolutely accurate. You also could possibly get the e-book of Smart Is the New Rich: If You Can't Afford It, Put It Down from the publisher to make you a lot more enjoy free time.

Cindy Gross:

Reading can called imagination hangout, why? Because if you are reading a book specifically book entitled Smart Is the New Rich: If You Can't Afford It, Put It Down your brain will drift away trough every dimension, wandering in most aspect that maybe not known for but surely can be your mind friends. Imaging just about every word written in a book then become one application form conclusion and explanation which maybe you never get previous to. The Smart Is the New Rich: If You Can't Afford It, Put It Down giving you yet another experience more than blown away your mind but also giving you useful data for your better life in this era. So now let us teach you the relaxing pattern the following is your body and mind are going to be pleased when you are finished studying it, like winning a. Do you want to try this extraordinary investing spare time activity?

Marilyn Chambers:

Do you really one of the book lovers? If yes, do you ever feeling doubt while you are in the book store? Aim to pick one book that you never know the inside because don't ascertain book by its cover may doesn't work this is difficult job because you are scared that the inside maybe not because fantastic as in the outside search likes. Maybe you answer may be Smart Is the New Rich: If You Can't Afford It, Put It Down why because the great cover that make you consider concerning the content will not disappoint you actually. The inside or content is actually fantastic as the outside as well as cover. Your reading sixth sense will directly make suggestions to pick up this book.

Rhonda Silva:

Is it a person who having spare time in that case spend it whole day by means of watching television programs or just lying on the bed? Do you need something new? This Smart Is the New Rich: If You Can't Afford It, Put It Down can be the solution, oh how comes? The new book you know. You are therefore out of date, spending your spare time by reading in this new era is common not a geek activity. So what these guides have than the others?

**Download and Read Online Smart Is the New Rich: If You Can't
Afford It, Put It Down Christine Romans #6FWRG045X8K**

Read Smart Is the New Rich: If You Can't Afford It, Put It Down by Christine Romans for online ebook

Smart Is the New Rich: If You Can't Afford It, Put It Down by Christine Romans Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read Smart Is the New Rich: If You Can't Afford It, Put It Down by Christine Romans books to read online.

Online Smart Is the New Rich: If You Can't Afford It, Put It Down by Christine Romans ebook PDF download

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

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

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