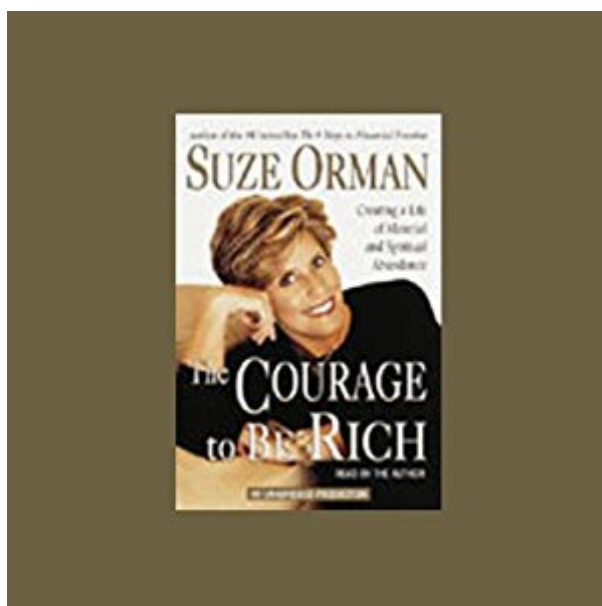


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# The Courage To Be Rich: Creating A Life Of Material And Spiritual Abundance



## Synopsis

"What would it take for you to change the course of your life?" reads the first sentence of *The Courage to Be Rich*, a book that goes beyond the phenomenal success of *The 9 Steps to Financial Freedom* in challenging and inspiring us to realize our full financial potential, and to realize as well that the bottom line of life is comprised of much more than money. Why does it take courage to be rich? Because it takes courage to meet every obstacle and opportunity of life, to forgive ourselves and others for past mistakes, to imagine and achieve a future rich with possibility. With her signature blend of inspirational and practical advice, Suze Orman asks us to look within, asserting her powerful conviction that once we achieve a state of emotional clarity regarding money, financial clarity will always follow. She guides us through a lifetime of financial issues, from relationships and prenuptial agreements to investment options, from the money we spend in daily life to the money we need for tomorrow. Finally, Suze takes on the seldom-explored subject of money and grace, the rewards it bestows and the responsibilities it confers. Suze Orman may be the only financial planner for whom words like "hope," "acceptance," and "courage" are part of her daily lexicon. *The Courage to Be Rich* is a book that will change our very definitions of wealth and abundance. --This text refers to an out of print or unavailable edition of this title.

## Book Information

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## Customer Reviews

I like the way Suzie teaches you to take control and overcome the main misconceptions of money. While parts are a repeat of her earlier work, none the less--a good book. Besides, repetition is the mother of skill. I would also suggest reading, in fact they are must reading, "The Millionaire Next

Door" by Stanley and Danko and "More Wealth without Risk" BY Givens. These are must reading for anybody for is serious about financial succe\$\$.

I'm a little sorry to see all of the negative reviews this book has gotten, since I found it to be one of the most eye-opening things I've ever read and, by following some of its advice, have gotten my finances into better shape than they have been in years. Let me clarify some things. This is not a book for the financially advanced, for professional money managers or financial advisors, or for stock brokers. The intended audience here is the "Average Person" who works at something else every day but wants to better understand how to handle their money. This person probably has credit card debt, spotty savings, and some bad financial habits. I had none of those things when I picked up this book and I still learned tons from reading it. The principal message here is that being rich begins with your thoughts. The way we think about money determines to a huge degree what we do with it, how we invest it, and how we spend it. I think no one will deny that fundamental truth, but Suze's gift is finding the ways to connect our thoughts with practical advice to change bad habits for the better. Many people could make a few simple changes in their lives and end up with a lot more money, and over time, that could mean real wealth. It is true that some of the conclusions here will seem obvious to the financially savvy. But I question the idea that this is all "repackaged common knowledge." It isn't. Her messages are of the kind that bear repeating. How many people still buy a \$3.50 latte every morning, stick thousands of dollars in a bank savings account at .2% interest, and have credit card debt well beyond what they can handle? If it were so obvious that these are unwise things to do with money, fewer people would do them! Suze shows that it's not enough just to recognize financially unhealthy behavior, you must also understand your personal history with money, the way you have been taught to think about it and value it, and understand how that history influences your financial decisions. Her recognition of the emotional value of money gives her the edge over other financial how-to books, which typically assume that money is a raw numbers game. It's much more than that, and Suze is right on insisting so. Her most controversial advice is that you, and not a financial planner, must ultimately be responsible for your money, and I think a lot of the one-star ratings below are from frightened financial planners who know that Suze is onto their game. She does not, for the record, say that you should never work with one, but simply acknowledges that the ultimate responsibility for your money is with YOU and not someone you pay to organize your investments. I think she's right, and with all of the online resources available today, there's no reason to be ignorant about how money works in our society. A little more attention from you can mean a lot more peace with your money, and being responsible makes it much easier to

make money grow. One of the best sections of this book comes at the end, when she talks about the importance of giving. I just loved her discussion of how important it is to give and wish everybody would read it! In our greedy world, it's a message that needs to be heard. I found this book lifechanging and hope others can too.

The first 7 chapters and the last chapters (21-22) of this book are amazing and uplifting. But, personally, I felt that the stuff in this book about money and relationships, money and marriage and money and divorce really should have been shortened and simplified here and kept more positive and uplifting than it was for me. I did read the whole thing, and it all was interesting to me, perhaps because I am a financial planner. So for my clients I would recommend they read or listen to this book, but that they "stick their toe" into each chapter of chapters 8-20; if they find that chapter's subject matter useful, relevant and uplifting for them, then they should ride out the chapter and see what Suze has to say about the subject; if they don't, then I'd recommend they just skip on to the next chapter. This is a classic that's been updated to feel rather current.

I started listening and at first a little bored, but it picked up and kept me wanting more half-way through the first disc and from then on I was hooked. Most importantly, it made me feel better equipped to make investments. Just keep in mind this was put out in 1999. Though the company I received it from sent me a used audible book cd set instead of a new one that I requested and paid for. They are now offering me a discount for the "mistake" and hopefully reimbursing the postage I had to pay.

The Courage to Be Rich provides support for overcoming your stalled thinking about money. If you lack confidence about money, have money problems, or have bad feelings about your relationship to money, you will find this book helpful. I have graded the book from the perspective of people in this category. On the other hand, if you have lots of money and feel good about what you are doing, you will hate this book. This is a self-help guide more along the lines of Unleash the Power Within than it is a financial guide. If you want to add to your perspectives about how to make more money, I suggest that you shift to Rich Dad, Poor Dad instead. For you, The Courage to Be Rich is a one star book. I appreciate the care and consideration Ms. Orman shows to her readers who may be suffering from emotional overwhelm (such as often occurs during and after a divorce, after a loved one dies, or while buying a first home). Her lists will probably help these anguished souls. Although money has a lot to do with math, Ms. Orman correctly perceives that it is all about emotion as well.

Emotion and math do not mix well, and she provides many useful insights into how to make them work better together. An experienced and credentialed psychological counselor she is not, however. I suspect this book would have been better with two co-authors, one who is an expert on emotions about money and the other who is an expert on money to supplement Ms. Orman's skill as a communicator. Ms. Orman is neither, so this book's treatment is pretty lightweight in both areas. But if it gets you started in dealing with your issues, all the better for you. The only part that seemed totally inadequate was her writing off of tax issues: You will spend a lot of money on taxes in your life and your choices do have a large impact on how much you will spend. Her advice is to feel good about paying more taxes because your income is higher. By contrast, someone who really wants to be rich needs to compound as much money tax-free or tax-deferred as possible. This book does not begin to address that subject. *The Courage to Be Rich* is a better book for dealing with specific life traumas such as divorce, death, and so forth. This book would be a good gift to a friend who has such an event in his or her life. Her stories are good, because they bring home the message of how crippling too much emotion can be, so we take this problem more seriously. I think the biggest misconception people have about money is that they do not need to address their feelings about money. In that sense, Ms. Orman is doing a lot for us by reminding us that we have deeply held beliefs and attitudes that deserve being reexamined from time to time. I enjoyed reading the book, although it only added to stockpile of stories, rather than my knowledge. Maybe the book's obvious appeal for general audiences can best be understood by thinking about the experience of watching a tear-jerker of a movie or television show -- you get a great feeling from knowing that the cataclysm is not happening to you. If you have heard Ms. Orman speak at length on television (which she does a lot), you can probably safely skip this book. To get a good return on your time with this review, I suggest that you pick one belief about money that you have where strong emotion comes into play. If that emotion does not serve you well, rephrase what you believe until it does serve you in the right way. Then, you'll have mastered a skill for having more! Live with rich thoughts and warm emotions!

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