

Why Smart People Make Dumb Mistakes With Their Money



Kerry Johnson, MBA, Ph.D.

Why Smart People Make Dumb Mistakes With Their Money

Steve Pavlina



Why Smart People Make Dumb Mistakes With Their Money:

Why Smart People Make Dumb Mistakes with Their Money Kerry Johnson, 2019-10-22 Why do investors constantly chase returns Why do they buy mediocre investments that underperform the indexes Why do they leave their money in investments that lose money yet are unwilling to sell until they increase in value If you can understand your own behavior with money you will become a much better investor and earn returns that will last your whole life Now Kerry Johnson explains why investors possibly your clients make such poor decisions with their money You will learn How overconfidence bias creates poor investment decisions How the endowment effect stops you from selling bad investments How sunk cost fallacy causes you to own investments until they are worthless How status quo bias makes change more difficult How framing and anchoring motivates you to spend more The seven steps in picking an outstanding financial advisor The five critical concepts in creating a successful portfolio Kerry L Johnson MBA Ph D America's Business Psychologist is a bestselling author and internationally sought after speaker with an upbeat entertaining style much like his writing He travels 8 000 miles each week speaking around the world and also heads a personal coaching company Peak Performance Coaching *The Dumb Things Smart People Do with Their Money* Jill Schlesinger, 2020-02-04 You're smart So don't be dumb about money Pinpoint your biggest money blind spots and take control of your finances with these tools from CBS News Business Analyst and host of the nationally syndicated radio show Jill on Money Jill Schlesinger A must read This straightforward and pleasingly opinionated book may persuade more of us to think about financial planning Financial Times Hey you you saw the title You get the deal You're smart You've made a few dollars You've done what the financial books and websites tell you to do So why isn't it working Maybe emotions and expectations are getting in the way of good sense or you're paying attention to the wrong people If you've started counting your lattes for god's sake just stop Read this book instead After decades of working as a Wall Street trader investment adviser and money expert for CBS News Jill Schlesinger reveals thirteen costly mistakes you may be making right now with your money Drawing on personal stories and a hefty dose of humor Schlesinger argues that even the brightest people can behave like financial dumb asses because of emotional blind spots So if you've saved for college for your kids before saving for retirement or you've avoided drafting a will this is the book for you By following Schlesinger's rules about retirement college financing insurance real estate and more you can save money and avoid countless sleepless nights It could be the smartest investment you make all year Praise for *The Dumb Things Smart People Do with Their Money* Common sense is not always common especially when it comes to managing your money Consider Jill Schlesinger's book your guide to all the things you should know about money but were never taught After reading it you'll be smarter wiser and maybe even wealthier Chris Guillebeau author of *Side Hustle* and *The 100 Startup* A must read whether you're digging yourself out of a financial hole or stacking up savings for the future *The Dumb Things Smart People Do with Their Money* is a personal finance gold mine loaded with smart financial nuggets delivered in Schlesinger's straight talking

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Why Do Smart People Make Such Stupid Mistakes? Chris Merrington, 2011 Are you paid what you deserve by your clients? Learn to negotiate with your clients more profitably. This book will save you a fortune and maybe even make you a fortune. Its practical approach means you can apply the proven strategies in your business today. You will discover How to confidently hold your price. How to say no to clients while improving your relationship. How to negotiate higher fees and prices. How to handle unrealistic timescales and budgets. How to respond to you've got the business if you drop your price. and How to prepare for meetings with Procurement. *Why Do Smart People Make Such Stupid Mistakes* is a practical negotiation guide to more profitable client relationships for marketing and communication agencies, sales teams and professional service people. *Why Smart People Make Big Money Mistakes and How to Correct Them* Gary Belsky, Thomas Gilovich, 2010-01-12 Protect and grow your finances with help from this definitive and practical guide to behavioral economics, revised and updated to reflect new economic realities. In their fascinating investigation of the ways we handle money, Gary Belsky and Thomas Gilovich reveal the psychological forces, the patterns of thinking and decision making behind seemingly irrational behavior. They explain why so many otherwise savvy people make foolish financial choices, why investors are too quick to sell winning stocks and too slow to sell losing shares, why home sellers leave money on the table and home buyers don't get the biggest bang for their buck, why borrowers pay too much credit card interest and savers can't sock away as much as they'd like, and why so many of us can't control our spending. Focusing on the decisions we make every day, Belsky and Gilovich provide invaluable guidance for avoiding the financial faux pas that can cost thousands of dollars each year. Filled with fresh insight, practical advice and lively illustrative anecdotes, this book gives you the tools you need to harness the powerful science of behavioral economics in any financial environment. Peak Performance Selling Dr. Kerry Johnson MBA PhD, 2019-09-17 Most of us self-sabotage. Most of us are undirected. Yet by using these step-by-step techniques, you will be able to get past your self-defeating behaviors, stay on a weekly business plan and nearly double your business. All in eight weeks. This is the basis of Dr. Kerry Johnson's famous one-on-one coaching system. Hundreds of thousands have already used these innovative techniques. Now you can too in this eight-week program. You will gain insight into your self-sabotaging fears, your peak performance levels, how the rich and famous made it, tactical and strategic planning, and how to stay on the game plan. The eight-week method that will make you wealthy. Sales Magic Kerry Johnson, MBA, PhD, 2020-03-24 Kerry Johnson reveals the hidden and subliminal techniques that top sales professionals unconsciously use and how you can master these simple but profound techniques by using NLP (Neuro-Linguistic Programming), a series of powerful discoveries about behavior, communication and trust. You will learn how to speak the language of how your prospect thinks. The book will show you to increase your closing ratios by gaining trust in only a few minutes. You can then communicate with your clients on deeper, ever more subtle levels. Using both verbal and physical skills, you will learn how to pace your sales calls. You will learn how to

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New Mindset, New Results Kerry Johnson, 2019-04-01 Mind expanding and potentially even life altering advice on both a personal and business level Kirkus Reviews Your Mindset impacts everything you think say and do Your Mindset creates hope and hopelessness success and failure It is the software your brain uses to create attitude experience and achievement It is also the filter that builds behavior Your Mindset causes you to blame others for failure or learn from experience Your Mindset helps you make sense of everything that happens It is the prism through which you experience life Research has shown those with a Results Focused Growth Mindset make more money and are happier than those who choose to limit themselves Those with a fixed Mindset make excuses for setbacks instead of learning from mistakes Your Mindset will help you build self confidence and self discipline It will help you overcome any obstacle and any problem In *New Mindset New Results* discover how TO ACHIEVE YOUR GOALS WITH A NEW RESULTS MINDSET TO BUILD A RESULTS FOCUSED MINDSET YOUR MINDSET CHANGES YOUR BRAIN GREAT LEADERS USE A RESULTS MINDSET TO ACHIEVE THEIR GOALS TO DEVELOP A RESULTS MINDSET IN YOUR KIDS

Psychological Analysis Adam Sarhan, 2021-12-21 Beat the market by using Psychological Analysis for investing and trading under any conditions Conventional wisdom tells us that people are rational and make rational decisions with their money But that's simply not true considering most people fail to beat the market Conventional wisdom also tells us that there are two primary ways to approach the market technical and fundamental analysis Again that is not true because if it were everyone would be rich Think about it how many times have you seen stocks with poor fundamentals go up or stocks with great technicals go down It's obvious that something is missing Author Adam Sarhan Founder and CEO of 50 Park Investments developed a new approach titled Psychological Analysis PA Coined by the author the term teaches you how to make rational not emotional decisions with your money and shows you how to analyze both the individual and collective market mindset at a particular time based on the behavior and decision making of people in the real world Psychological Analysis is designed to tip the odds of success in your favor After studying every major economic and market cycle going back to the 3rd century the author explains that human nature is the one constant and tells you what actually drives markets Psychological Analysis is responsible for major and minor market moves today tomorrow and all throughout history Adam shows you that there are

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Emotional Intelligence Habits Travis Bradberry,2023-08-29 Change your habits change your life A powerful new way to increase your emotional intelligence Emotional Intelligence Habits is a groundbreaking new book from Dr Travis Bradberry author of the bestselling Emotional Intelligence 2.0 that has sold millions of copies worldwide In Emotional Intelligence Habits Dr Bradberry the world's foremost expert on EQ offers an abundance of practical strategies that will teach you how to form good habits break bad ones and master the micro behaviors that will take your EQ to new heights The book includes a passcode to the updated online edition of the world's #1 EQ assessment the Emotional Intelligence Appraisal which will show you where your EQ stands today and which new habits from the book will help increase your EQ By now emotional intelligence EQ needs little introduction it's no secret that EQ is critical to your success personally and professionally But knowing what EQ is and how to use it to improve your life are two very different things Emotional Intelligence Habits offers a proven framework for increasing your EQ via tiny habits that can yield big results Step by step you'll learn the key habits that will increase your core EQ skills Self Awareness Self Management Social Awareness Relationship Management Dr Bradberry is known for his ability to turn complicated topics into simple behaviors that you can easily apply to your life and work He draws on decades of experience and the latest research in psychology and neuroscience to create an easy to follow guide for increasing your EQ He will teach you how to overcome a lack of motivation and willpower to form powerful new habits increase your confidence likeability happiness self control and mental strength form strong relationships by mastering conflict communication and neutralizing toxic people beat stress increase your productivity and become a great leader Emotional Intelligence Habits will radically alter how you see yourself and the world around you Better yet it will give you the tools you need to rewrite your daily habits and transform yourself as you work to achieve your goals

Why Do We Care about Literary Characters? Blakey Vermeule,2010-01-01 Blakey Vermeule wonders how readers become involved in the lives of fictional characters people they know do not exist Vermeule examines the ways in which readers' experiences of literature are affected by the emotional attachments they form to fictional characters and how those experiences then influence their social relationships in real life She focuses on a range of topics from intimate articulations of sexual desire gender identity ambition and rivalry to larger issues brought on by rapid historical and economic change Vermeule discusses the phenomenon of

emotional attachment to literary characters primarily in terms of 18th century British fiction but also considers the postmodern work of Thomas Mann J M Coetzee Ian McEwan and Chinua Achebe From the perspective of cognitive science Vermeule finds that caring about literary characters is not all that different from caring about other people especially strangers The tools used by literary authors to sharpen and focus reader interest tap into evolved neural mechanisms that trigger a caring response This book contributes to the emerging field of evolutionary literary criticism Vermeule draws upon recent research in cognitive science to understand the mental processes underlying human social interactions without sacrificing solid literary criticism People interested in literary theory in cognitive analyses of the arts and in Darwinian approaches to human culture will find much to ponder in *Why Do We Care about Literary Characters* **The Dick Davis Dividend** Dick Davis, 2007-12-11 A pioneer in the financial media Dick Davis has interacted with the investing public for over forty years With his new book he continues this trend The first part of *The Dick Davis Dividend* contains an easy to read yet profound discussion of the essentials of investing focusing on the savvy veteran s often unconventional core beliefs While the second part of this engaging guide makes a compelling case for combining both passive investing via index funds and active investing via stocks and mutual funds **Black Enterprise** , 1994-11 BLACK ENTERPRISE is the ultimate source for wealth creation for African American professionals entrepreneurs and corporate executives Every month BLACK ENTERPRISE delivers timely useful information on careers small business and personal finance **Mind Vs. Money** Alan S. Kahan, For the past 150 years Western intellectuals have trumpeted contempt for capitalism and capitalists They have written novels plays and manifestos to demonstrate the evils of the economic system in which they live Dislike and contempt for the bourgeoisie the middle classes industry and commerce have been a prominent trait of leading Western writers and artists *Mind vs Money* is an analytical history of how and why so many intellectuals have opposed capitalism It is also an argument for how this opposition can be tempered Historically intellectuals have expressed their rejection of capitalism through many different movements including nationalism anti-Semitism socialism fascism communism and the 1960s counterculture Hostility to capitalism takes new forms today The anti globalization Green communitarian and New Age movements are all examples Intellectuals give such movements the legitimacy and leadership they would otherwise lack What unites radical intellectuals of the nineteenth century communists and fascists of the twentieth and anti globalization protestors of the twenty first along with many other intellectuals not associated with these movements is their rejection of capitalism Kahan argues that intellectuals are a permanently alienated elite in capitalist societies In myriad forms and on many fronts the battle between Mind and Money continues today Anti Americanism is one of them Americans like to see their country as a beacon of freedom and prosperity But in the eyes of many European and American intellectuals when America is identified with capitalism it is transformed from moral beacon into the Great Satan This is just one of the issues *Mind vs Money* explores The conflict between Mind and Money is the great unresolved conflict of modern society To end it we must first

understand it **Why Smart People Make Dumb Choices** Deborah Smith Pegues, Ricky Temple, 2010-05-15 Even people with great intelligence and great experience can fall victim to bad choices The only way to avoid those bad choices is to understand the keys to making smart ones Why Smart People Make Dumb Choices takes you on a journey with some of the Bible s smartest people such as Abraham and Sarah David and Peter who also made some not so smart decisions By looking at the choices they made readers will discover the keys to avoiding similar mistakes and will learn principles that will keep them on the road to good decision making Why Smart People Make Dumb Choices provides ten keys to making smart decisions including establishing the right relationships gathering the right information setting the right priorities choosing the right pathway The principles of smart decision making found in this book will be helpful to anyone confronted with important choices from the housewife and mom trying to manage the challenges of her busy day to the college student choosing his or her friends to the leader trying to figure out the best direction for his organization *No B.S. Marketing to the Affluent* Dan S. Kennedy, 2015-03-16 SELL TO THOSE WHO SPEND Market to the Affluent THE SCARY TRUTH The middle class consumer population and their buying power is massively shrinking Customers are buying less and in fewer categories THE SILVER LINING It takes no more work to attract customers from the explosively growing Mass Affluent Affluent and Ultra Affluent populations eager to pay premium prices in return for exceptional expertise service and experiences Millionaire maker Dan S Kennedy joined by branding experts Nick Nanton J W Dicks and team show you how to re position your business practice or sales career to attract customers or clients for whom price is NOT a determining factor Learn how to sell to those who will always be spending Practical Strategies Revealed Ritz Carlton Disney Harrah s Entertainment Dove AARP Dr Oz Starbucks Williams Sonoma DeBeers the health and wellness industry and many other fascinating and diverse true life examples E Factors 10 surprising Emotional Buy Triggers the affluent find irresistible Stop Selling Products and Services Learn how selling aspirations and emotional fulfillment is more profitable StorySelling Learn how to scale the affluents sales wall Million Dollar Marketing System Step by step blueprint comparable to those developed for six figure clients ready for do it yourself use *Groupthink in Science* David M. Allen, James W. Howell, 2020-04-23 This book discusses one of the hottest topics in science today i e the concern over certain problematic practices within the scientific enterprise It raises questions and more importantly begins to supply answers about one particularly widespread phenomenon that sometimes impedes scientific progress group processes The book looks at many problematic manifestations of going along with the crowd that are adopted at the expense of truth Closely related is the concept of pathological altruism or altruism bias the tendency of scientists to bias their research in order to further the ideological or financial interests of an in group at the expense of both the interest of other groups as well as the truth The book challenges the widespread notion that science is invariably a benevolent benign process It defines the scientific enterprise in practice as opposed to in theory as a cultural system designed to produce factual knowledge In effect the book offers a broad and unique take on an

important and incompletely explored subject research and academic discourse that sacrifices scientific objectivity and perhaps even the scientist's own ethical standards in order to further the goals of a particular group of researchers or reinforce their shared belief system or their own interests whether economic ideological or bureaucratic

Reclaim Your Nest Egg Ken Kamen, 2010-09-02 Expert advice for changing how you think about money in order to rebuild and protect your retirement assets Investors who suffered tremendous losses in the market meltdown of 2008 want to know how to protect themselves from being so vulnerable in the future In *Reclaim Your Nest Egg Take Control of Your Financial Future* Ken Kamen shows investors how they gave up control of their finances and how they can get it back again Kamen explains How to recognize the psychological pitfalls the distracting noise from the media and the internet and the bad financial advice that derailed your planning How to develop a set of investment principles that can serve as your personal Commandments and keep you on course How to adopt an investment approach that maximizes the potential for growth while reducing risk and how to implement it without being confused or overwhelmed *Reclaim Your Nest Egg* helps readers find a customized investment strategy that suits their budget and temperament and gives them their best chance of meeting their retirement goals

Personal Development for Smart People Steve Pavlina, 2009-10-15 Despite promises of fast and easy results from slick marketers real personal growth is neither fast nor easy The truth is that hard work courage and self discipline are required to achieve meaningful results results that are not attained by those who cling to the fantasy of achievement without effort *Personal Development for Smart People* reveals the unvarnished truth about what it takes to consciously grow as a human being As you read you'll learn the seven universal principles behind all successful growth efforts truth love power oneness authority courage and intelligence as well as practical insightful methods for improving your health relationships career finances and more You'll see how to become the conscious creator of your life instead of feeling hopelessly adrift enjoy a fulfilling career that honors your unique self expression attract empowering relationships with loving compatible partners wake up early feeling motivated energized and enthusiastic achieve inspiring goals with disciplined daily habits and much more With its refreshingly honest yet highly motivating style this fascinating book will help you courageously explore creatively express and consciously embrace your extraordinary human journey

[Kiplinger's Personal Finance](#), 1992-08 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Stay Sharp and Test Negative for Stupid in Any Situation John S. Ardolf, 2025-10-09 Are You Thinking Clearly Or Just Reacting In a world overflowing with opinions pressure and distraction even the smartest people make foolish decisions What if you could train your mind to stay sharp see through the noise and avoid life's most common traps In *Stay Sharp and Test Negative for Stupid in Any Situation* bestselling behavioral strategist John S Ardolf delivers a straight talking highly practical guide to thinking clearly and acting wisely no matter what chaos surrounds you Drawing from years of work in decision psychology leadership development and real world coaching Ardolf

exposes the subtle traps that cause capable people to sabotage their own success From emotional decisions made in haste to social pressure disguised as advice he reveals how poor judgment often hides behind confidence and routine This isn't a book filled with buzzwords or empty motivation It's a masterclass in intelligent living built around mental clarity emotional control and the courage to think for yourself Each chapter gives you actionable tools to spot bad thinking slow impulsive choices and strengthen the habits that protect your time relationships and sanity Unlike many self help books that focus on surface level hacks Ardolf dives into the psychology behind everyday decisions how your brain works under stress why people repeat the same mistakes and how to build long term clarity that lasts when pressure hits You'll finish with a clearer mind calmer reactions and sharper instincts for life's toughest choices Inside This Book You'll Discover

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