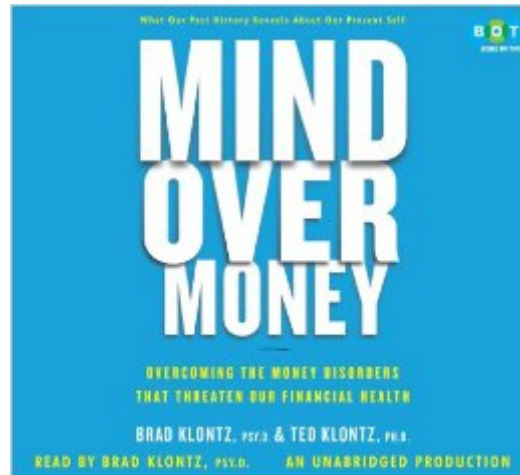


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# Mind Over Money



## Synopsis

Do you overspend? Undersave? Keep secrets about money from a spouse or family member? Are you anxious about dealing with your finances? If so, you are not alone. Let's face it "just about all of have complicated, if not downright dysfunctional, relationships with money. As Drs. Brad and Ted Klontz, a father and son team of pioneers in the emerging field of financial psychology explain, our disordered relationships with money aren't our fault. They don't stem from a lack of knowledge or a failure of will. Instead, they are a product of subconscious beliefs and thought patterns, rooted in our childhoods, that are so deeply ingrained in us, they shape the way we deal with money our entire adult lives. But we are not powerless. By looking deep into ourselves and our pasts, we can learn to recognize these negative and self-defeating patterns of thinking, and replace them with better, healthier ones. Drawing on their decades of experience helping patients resolve their troubling issues with money, the Klontzes and describe the twelve most common "money disorders" - like financial infidelity, money avoidance, compulsive shopping, financial enabling, and more " and explain how we can learn to identify them, understand their root causes, and ultimately overcome them. So whether you want to learn how to make better financial decision, have more open communication with your spouse or kids about the family finances, or simply be better equipped to deal with the challenges of these tough economic times, this book will help you repair your dysfunctional relationship with money and live a healthier financial life. --This text refers to an out of print or unavailable edition of this title.

## Book Information

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## Customer Reviews

There is strong anecdotal evidence that financial success is linked more to behavior than income. We see this all the time in our office; people with high income and low net worth, or, alternatively,

people with low income and high net worth. What accounts for those differences? Is it the money or is it the mind? Drs. Ted and Brad Klontz - father and son psychologists - recently authored *Mind Over Money*. It's a breakthrough of sorts, and it offers both clinical and personal insights. The book features considerable research and a detailed bibliography. Their premise is simple. Financial issues are clouded by psychology. Money evokes emotions such as stress, fantasy, irrationality, and fear (among others). Powerful feelings, all, and they can distort the best possible financial intentions. Why is it, they ask, that we know the right things but do the wrong things? In fact, Drs. Klontz identify twelve common disorders by name and recount both observations and explanations. To add some gravity to this discussion, they note that American Psychological Association surveys show Americans rate money as life's number one stressor - higher than work, health, or children. Some research suggests that money disorders may be more prevalent than anxiety or depression. I'll not list all the disorders here, but most will seem familiar. Hoarding, dependency, enabling, denial, rejection, and - of course - the spending disorders are witnessed frequently. They fall into three broad categories - Money-Worshipping, Money-Avoidance, and Relational disorders. Symptoms are easy to spot. Constant financial anxiety or despair. A lack of family savings or excessive debt. Multiple bankruptcies or defaults on loans. Financial conflicts with family or friends.

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