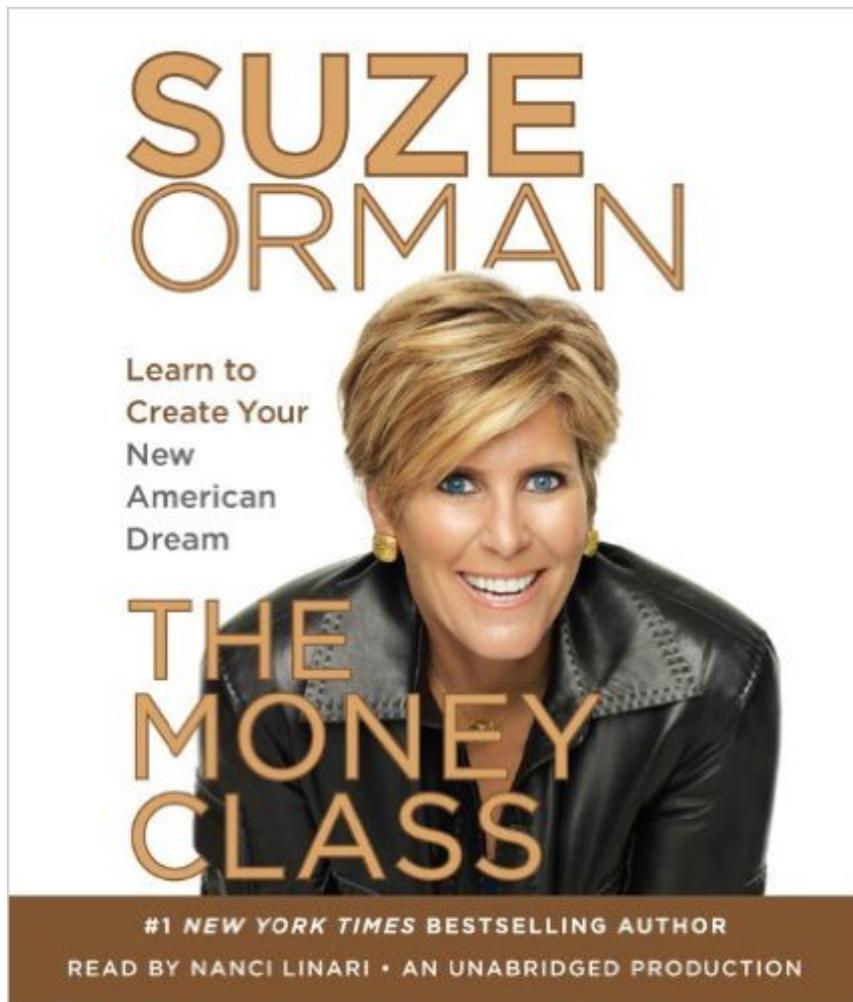


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The Money Class: Learn To Create Your New American Dream



Synopsis

What does it take to create your New American Dream? Suze Orman, the woman millions of Americans have turned to for financial advice, says it's time for a serious reconsideration of the American Dream—“what promise it still holds, what aspects are in need of revision, and how it must be refashioned to fit our lives so that we can once again have faith that our hard work will pay off and that a secure and hopeful future is within our reach.” In nine electrifying chapters, Orman delivers a master class on personal finance for this pivotal moment in time. She addresses every aspect of the American Dream—“home, family, career, retirement. She teaches us that in order to create lasting security we must learn to stand in our truth. We must recognize, embrace, and be honest about what is real for us today and allow that understanding to inform the choices we make.” The New American Dream is not the things we accumulate, says Orman, but the confidence that comes from knowing that which we've worked so hard for cannot be taken away from us. In **THE MONEY CLASS**, Orman teaches us how to take control over our present—“right here, right now”—in order to build the future of our dreams. Whether navigating the complicated mix of money and family, offering the most comprehensive retirement resource available today, or delivering a bracing dose of reality when it comes to recalibrating our expectations and our goals, Orman educates us with her signature no-nonsense approach and laser-like clarity. She empowers us to live a life of integrity and honesty that will create an enduring legacy for future generations—a New American Dream that lies in truth, security, financial freedom, and peace of mind.

Book Information

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Customer Reviews

This is Suze Orman's tenth book, and probably 10th best seller, which tells you right away that she has a built-in audience, for which she has earned their trust. In this book, she proves once again that she is spot on accurate in her understanding of what the average American investor needs to understand to financially protect themselves in a volatile economic environment. After the 2008 financial crisis, Suze wrote a book telling people how to immediately survive the crisis. In this book, she tells us what we do not want to hear. She has come to the realization that the American Dream as understood by our parents and grandparents is now over, and there is a brand new set of financial realities that we must COME TO GRIPS with if we are to achieve any kind of financial security in the future. She accomplishes this in 9 chapters and 281 pages of highly readable commentary that for the most part is accurate, original and very useful. Although each chapter has an appropriate title, what I found more helpful is that in the Table of Contents after the chapter headings, the author will list the lessons that she wants you to learn in each chapter. Most chapters have one or two lessons for the reader, and some have as many as five.

Orman's new book is unique in a way and typical Orman teachings in another. She tells us (as if we need to be told) that things are different now and will be into the unforeseeable future. She says her last book, quickly written, was for an emergency situation and this book is more of a road map, the master plan. Among the words of wisdom, "In many areas of the country, the dream of homeownership has backfired. Real estate values have deflated to such an extent that a record number of people owe more than their homes are worth. That's not an American Dream--it's a nightmare." "The home, the job security, the education, the retirement--the very standard of living that all of us took for granted for so long is completely under siege." In her discussion of the American dream, she admits it's over. "In many ways it pains me to say this, but in my opinion the American Dream as we knew it is dead." She says, however, that's a good news, bad news situation. She then precedes to tell the reader how best to handle the situation as it exists. She persists in her eight months of savings and yet having a 700 plus Fico score. I personally see this as impractical for many people. Moreover, people with unstable income, such as the self-employed, often can't make budgets and plan the way Orman insists everyone should. Orman talks like everyone has buckets of money to put in this, that and the other thing. And, yes, if you do all of it, you'll be fine. Question is, where does one get the money? I much prefer the great book *The 10 Commandments of Money: Survive and Thrive in the New Economy*.

(From March posting on Your Life.Your Money blog . [...]) Dear Suze, Thank you so much for the

opportunity to give you my thoughts on your new book, The Money Class. I feel honored and privileged to do so. You are an American Icon and an extraordinary Financial Expert. Your advice and counsel have truly helped millions of people. In short - I loved your new book. Once again you have delivered to your fans a primer on managing money in current times. I am impressed with all the detailed advice you provided on everything from Family, Career, Buying a Home, Investing and Saving for Retirement at all stages of life. Everyone will find something of great benefit. I also went to your web site and reviewed the tools and financial calculators that accompany the book. They are terrific, easy to use, and a wonderful bonus that goes along with purchasing the book. Anyone who follows your advice and direction will be successful not only with their money but also with their life. About the philosophy you espouse in the book; I loved your clarion call to "Stand in your Truth" about your money. This is both brilliant and critical. For years, people have been able to "lie" to themselves about their money by leveraging home equity and credit cards. For a short time, everyone could appear richer than they really were by taking money from their future and spending it in the present. When the bubble burst, people found themselves in trouble. And when layoffs proliferated and new job opportunities shrank, the trouble grew even worse. The thesis of your book to be true to yourself and live below your means in order to protect your future is a very necessary one. Finally, I was touched by your deep care and compassion especially in the final chapter.

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