



# **Psych Yourself Rich: Get the Mindset and Discipline You Need to Build Your Financial Life**

*Farnoosh Torabi*

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In "Psych Yourself Rich," TV's newest personal finance star shows how to develop the mindset, discipline, and spirit you need to build a strong financial foundation so you can grow wealth "on your own terms," without fear, anxiety, misery, boredom, or even advanced math! Farnoosh Torabi (as seen on NBC's Today Show, Yahoo! Finance, and SoapNet's "Bank of Mom & Dad") "combines the latest behavioral psychology with real attitude, without lectures! Psych Yourself Rich shows young professionals how to build a healthy view of money, investing, wealth, and aspirations. Torabi discusses how to get beyond "lend-and-spend" to a deeper, more holistic view of money, how to map out a plan of action that matches your needs and goals, and how to put that plan into action! You'll learn how to stop agonizing and start organizing; become your own biggest "money advocate;" assert yourself to stop getting ripped off by financial institutions; make your money count; build momentum; embrace an entrepreneurial spirit; and "get where you want to go, while others spend decades running in place."

## Psych Yourself Rich: Get the Mindset and Discipline You Need to Build Your Financial Life Details

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Author : Farnoosh Torabi

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## **From Reader Review Psych Yourself Rich: Get the Mindset and Discipline You Need to Build Your Financial Life for online ebook**

### **Blog on Books says**

Psych yourself rich? Is it even possible? Farnoosh Torabi has made a name for herself by dispensing advice – often to young people – about the ins and outs of financial management. Her work has been featured in places like The Street.com and the Today Show.

What Torabi is talking about when she says “psych,” is a relatively new field of behavioral economics, wherein a person’s habits and psychology are studied to assess everything from spending patterns to risk aversion in determining their propensity for all things financial.

While it’s doubtful that “Psych Yourself Rich” will truly make you rich (there is little or no space devoted to the kind of stock strategies, sophisticated real estate development or tax strategies that people use to get truly rich), what the book is useful for is laying out a plan to know where and why you spend what you spend and how to tighten up your finances to lay the foundation for a solid financial future.

Torabi, a thirty something writer herself, doles out advice that seems primarily targeted to young people (twenty-somethings, first-time homebuyers, couples planning a first child) who need help in stopping their leaky budgets from getting the best of their modest to mid-level incomes. The author does a good job of researching trends and interviewing both financial and behavioral experts (Dan Airley is one of her favorite leaning posts), but this is still rudimentary stuff (Cut back on the Starbucks, pay off your high-interest credit cards first, etc.)

The trouble comes in the use of the word “rich” as the advice contained here may help a \$50k earner save ten or twenty percent of their income, but as far as creating the next Donald Trump, more sophisticated tomes are needed. Give this one to your recent college grad to send them off into the world. In that respect, it is worth it.

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### **melody vaughn says**

Very easy read.... Great information.. Practical and Spiritual...  
I love her attitude and understanding of money and life purpose !

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### **Bridget says**

I don't necessarily plan on becoming rich but I would like to be well off and not have to live paycheck to paycheck. I've been doing a lot of research and I'm trying to learn all that I can to make this a reality. Psych Yourself Rich is the perfect book to read when you're ready to turn a new leaf financially. Farnoosh actually lets you know in an easy-to-understand manner how to make little changes that will ultimately pay off. It's a not a get rich quick book, it's a self-help book. I recommend this book to those who really want to make changes to their spending habits.

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### **Eryn says**

Love her podcast so I had to read one of her books. Pretty good!

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### **Joseph Babbitt says**

Quick read, lots of basic financial tips. The main point about this book is it helps you to see the big picture and helps you to stop living for today and helps you to focus on the next 5 and 20 years.

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### **Andrienne says**

I had high hopes for this book after seeing her appear in the Anderson Cooper show. All I can say is that the last few pages are probably the best thing about this book. She talks a lot about her personal experiences (which were kind of so-so). There's not a lot of new things in this book. The best advice that she gave was "Create One Personal Rule of Thumb" - where you create your own money limit say, I won't spend more than \$50 when I buy non-essential items every month. Better books exist out there, try Jean Chatzky.

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### **Domingos Novela says**

Espera encontrar técnicas inovadoras de finanças pessoais no que toca a parte comportamental. A senhora Torabi não foge muito do convencional, a única parte "revolucionária" é o facto de olhar primeiro para o indivíduo, para a sua vida, sentimentos, aspirações e só depois é que passa para o lado do financeiro. Definitivamente um livro escrito com muito coração!!

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### **Eric says**

This book is based on the principle that we make financial decisions as emotional beings, not rational entities. But it doesn't spend a ton of time exploring that premise, and falls back into the comfortable realm of "financial tips and tricks" too often. Not a bad read, and definitely some good process work, but the book doesn't fully live up to its promise, which was disappointing.

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### **Spring says**

a great pep talk, and some sensible information, but nothing life-changing for me. It did motivate me to immediately make 2 changes to my finances so maybe it deserves a third star.

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### **Melissa says**

Nothing crazy in here and while her strategies won't make you rich, they will help you avoid living from paycheck to paycheck. I read this because I think behavioral finance is interesting and it would also help at work - there were some interesting facts that I might reference in presentations. I'd recommend this to a recent high school or college grad if they needed some basic money management skills as it's really targeted for that group.

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### **Jennifer Wieworka says**

I thought this was going to be a boring finance book, but I had piled it up because the author was on Anderson Cooper. Turns out this book was awesome, was a quick read and not difficult to read and really got me thinking about my financial decisions. Can't wait to read You're so money next.

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