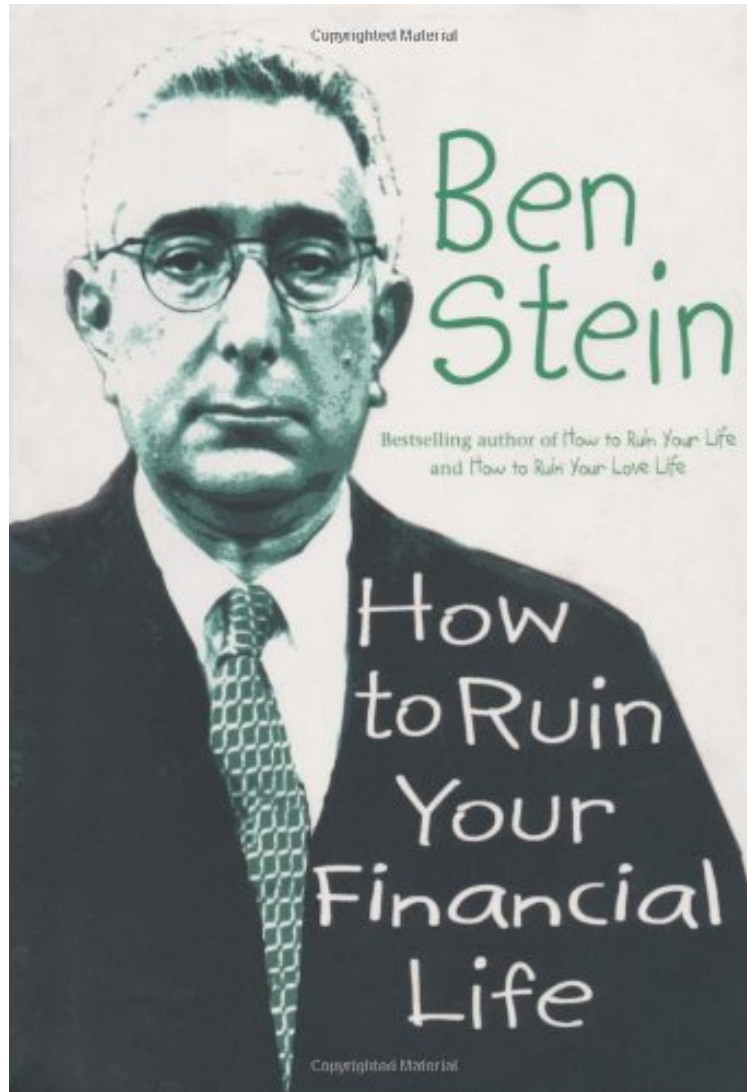


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## How to Ruin Your Financial Life

*Ben Stein*

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**Ben Stein : How to Ruin Your Financial Life** before purchasing it in order to gauge whether or not it would be worth my time, and all praised How to Ruin Your Financial Life:

13 of 14 people found the following review helpful. A Book Needed in High School as a Must Read By Daniel Hurley Considering the impending doom of the American financial situation in years to come, all High School students need to read this book to understand simple economics. One of the biggest complaints about Americans economically is that they don't save. Well Stein's virtually sarcastic way of telling you exactly how to ruin your life financially is amusing and direct such as "don't worry about maxing out your credit cards, you can always get another one and no

one will foreclose because people really like you". Written in a way that teenagers will get the message and the humor, direct, short and sweet. This book is within a teenagers attention span, the smart ones will get the message in a few short chapters.0 of 0 people found the following review helpful. Ben, Ben, Ben. Some new material, please?By R. J. FadeleyMr. Stein is nearly always witty and often imparts useful advice. But this offering is well below his usual standard. Actually, the contents were provocative when they first appeared several years ago. But they've become as stale as week-old bread in the ensuing time period. In fact, one might argue that Ben had a lot of crust releasing this slice of white bread. That he was, in fact, loafing -- when he should have risen to the occasion. But that would be too much of a pan. So I'll just describe this book as half-baked and advise would-be purchasers to avoid this collection of crumbs and await a new confection from Baker Ben.8 of 9 people found the following review helpful. Maybe this'll get their attention...?By NellI love Ben Stein: his books, his knowledge and wisdom, his vast range of experience, his articles in the NYTimes.... His style of communication has the capacity to touch a chord with a broad range of people.I've read most of his books, and enjoyed them all. This one is the second of three "tongue in cheek" volumes that I've had the pleasure to read. It's funny and quick to read, and makes some terrific points about flawed, short-sighted attitudes that I see all around me: "I'm always going to have money. Good things will always happen to me" (magical thinking). If you've ever heard or seen Ben, at times you can imagine his voice narrating a passage - and I would actually chuckle out loud at those times.(BTW, if an audio version of this book is ever made, Ben Stein must be the narrator.)Yes, the slim volume DRIPS with sarcasm, as was intended, but all of the points that are made in a series of very-short chapters (that flow from each other in logical fashion) are filled with solid money management information (if you would do the REVERSE, so as not to "ruin" your financial life!) - and the book should be required reading for every teenager and young adult. In fact, plenty of adults could benefit, as well, now that I think about it. It's rare that an educational volume is so funny (or that a humorous book is so educational!) The author is well-versed in the subject of finances and, in this book, manages to break the topic down into manageable and understandable elements so that the rest of us may also GET A CLUE.I originally bought the book for my 19-year-old son but then realized that the young single mothers at my workplace were struggling with most of the issues presented in the book, and needed it more than my son, so I merely left the book in the breakroom when I had finished reading it. It was "borrowed" by someone before the day was over! I hope it keeps circulating.Thanks, Ben, for another WINNER.

A humorous road map showing you how to make something useful of the money that comes in and out of your life.

From Publishers WeeklyStein delivers a practical message in his own brand of wry, dry humor. Maybe money can't buy happiness, he writes, "but it sure gives a good impression of a long-term lease." And so, by pointing out the myriad ways too many people wreck their financial status, he illustrates how to attain a life in which—even if you're not a billionaire—money doesn't keep you up at night. Running through a series of 55 "tips" (such as "as soon as you've succeeded in maxing out your credit cards... get new ones!" and "put all your eggs in one basket—that is, your company's 401(k)—'cause only sissies diversify"), Stein backs into explanations for why these oft-practiced habits are so damaging, and stupid. This probably isn't the only financial planning book one should read, but it is entertaining—and it's a surefire shot of reality for anyone heading down the well-worn path to financial ruin. Copyright © Reed Business Information, a division of Reed Elsevier Inc. All rights reserved.About the AuthorBen Stein, a nationally renowned "Renaissance man," was host of the long-running quiz show Win Ben Stein's Money and is currently a judge on Star Search. He is a former White House speechwriter, Wall Street Journal columnist, trial lawyer, law school professor, scriptwriter, and novelist—and author of several self-help books; including How to Ruin Your Life; ISBN: 1-56170-974-3; and How to Ruin Your Love Life, ISBN: 1-4019-0240-5. He has seen the biggest (Richard Nixon) and the most famous (many Hollywood stars) ruin their lives. He has also seen how some seemingly ordinary people made something great of their lives—by doing the opposite of what he sees as ruinous acts and modes of thought. He resides in Los Angeles, California, with his wife and son.