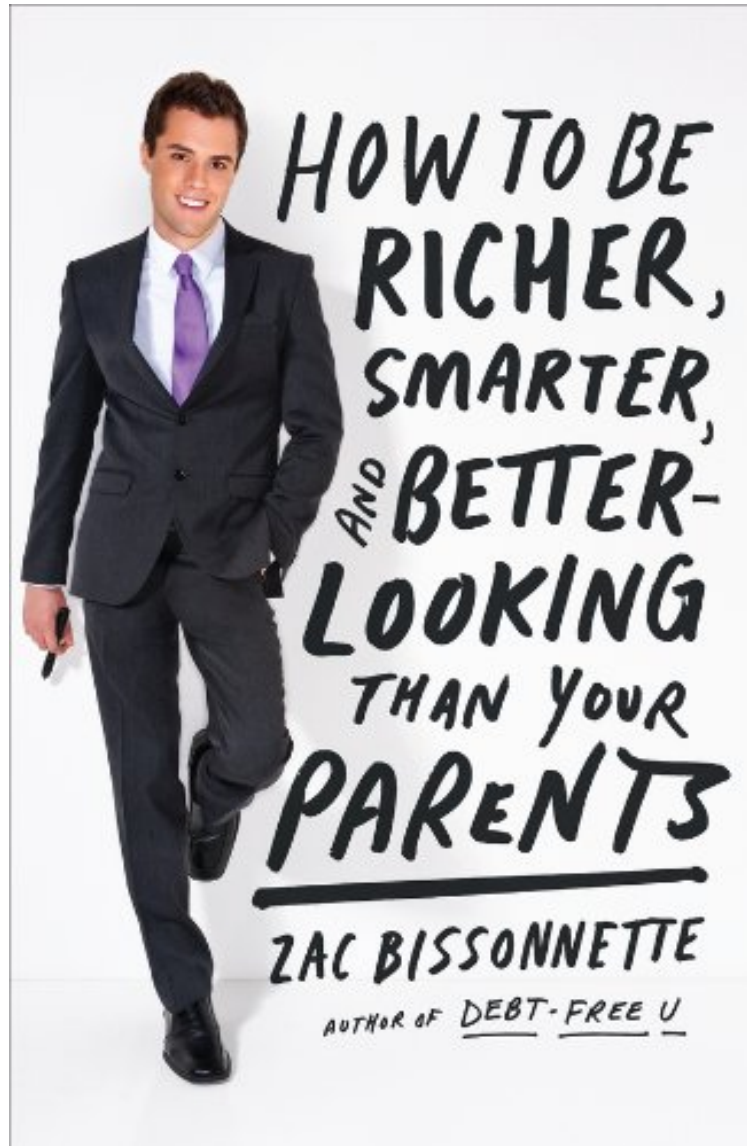


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## How to Be Richer, Smarter, and Better-Looking Than Your Parents

*Zac Bissonnette*

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**Zac Bissonnette : How to Be Richer, Smarter, and Better-Looking Than Your Parents** before purchasing it in order to gage whether or not it would be worth my time, and all praised How to Be Richer, Smarter, and Better-Looking Than Your Parents:

0 of 0 people found the following review helpful. Spend a few bucks for this, save yourself several more bucks per monthBy EAS\_64Helps me set up and manage my Roth IRA, as well as explaining to me in a non-boring way what the heck that is. It's been a good introduction to budgeting and (just as important) good spending habits. Since reading this, I feel somewhat more confident in my financial decisions and plans, and it also taught me ways to assess if

purchases are still going to feel worth it a year or more down the road. (Hello, my new drone, electric bike, and game console- as all of those things bring me regular joy and will be supported for years, they were worth every penny. And goodbye, unnecessary desserts, now that I just pick out the really good ones and ignore the rest.) This book is not only about saving and investing strategy, but it encourages you to get out and seek more experience of this, and things to consider when buying things, so you get the most for your time spent earning that cash. Time, and use thereof, is also a good thing to invest wisely- and this book is at the very least a middling-useful time investment itself. I found it quite helpful. TL;DR version: Buy it. It's a couple bucks, and it saved me more than just a couple bucks within a week of starting to think about it. He's a good narrator, too. 3 of 3 people found the following review helpful. Good advice, annoying style. By D. Cumberland. After reading the excellent Debt Free U by this author, I decided to give Bissinette's cheekily-titled Smarter, Richer a whirl. I'm a 42-year-old mom, so apparently not his target audience. As such, I frequently found his tone annoying and disrespectful; perhaps a feature I could have expected from the title. That said, Bissinette does understand money with a wisdom far beyond his years. Teens and twenties would do well to follow his debt-resistant advice. This is advice I give my own kids. Although I was frugal even in my twenties, I still wish I had better understood the benefits of wasting NO money on fleeting, temporary pleasures and maximizing my investments while young. The fake fingernails I maintained for several years in my youth are a good example. I can't say the quality of my life was greatly enhanced by having pretty fingernails. Investing that money in an appreciating asset would have been a much better choice. These are purchases I would want my own kids to think about more carefully than I did and this book could help young people to do so. 0 of 0 people found the following review helpful. An Excellent Read! By Tacitus. I do not tend to write reviews, in fact this maybe my first. Just too lazy. But I thought this was an excellent book to motivate, offering many common sense, if not wise, strategies for my young adult son. The range of topics was quite large. So though could quibble over some details or opinion here and there, overall an impressive work, (especially in my view given the age of the author). The style of writing clear and breezy, often humorous, yet replete with useful information. Numerous studies involving human nature cited, at times read almost akin to a Malcolm Gladwell book. It is certainly worth buying in my opinion. Author by the way has email listed in book, and responds.

Striking out on your own for the first time is exhilarating. But in a culture full of bad advice, predatory banks, and splurge-now-pay-later temptations, it can also be extremely dangerous- leading you to make financial decisions that could hurt you for years to come. Combine this with a slumped economy, mounds of student loans, and dubious examples from reality TV stars to politicians to your own parents, and it's no wonder so many twenty-somethings are struggling. Twenty-three-year-old Zac Bissonnette- the author of Debt-Free U- knows exactly what you're going through. He demystifies the many traps young people fall victim to in their post-college years. He offers fresh insights on everything from job hunting to buying a car to saving for retirement that will give you a foundation for a secure, stable, and happy life. In the process, he reveals why FICO scores are overrated, online job applications are a waste of time, car loans are for suckers, and credit card rewards are a scam. With detours to discuss wine connoisseurs, Really Broke Housewives, and Lenny Dykstra, Zac shows you how to make better choices today so you can be richer, smarter (and better-looking!) for years to come.