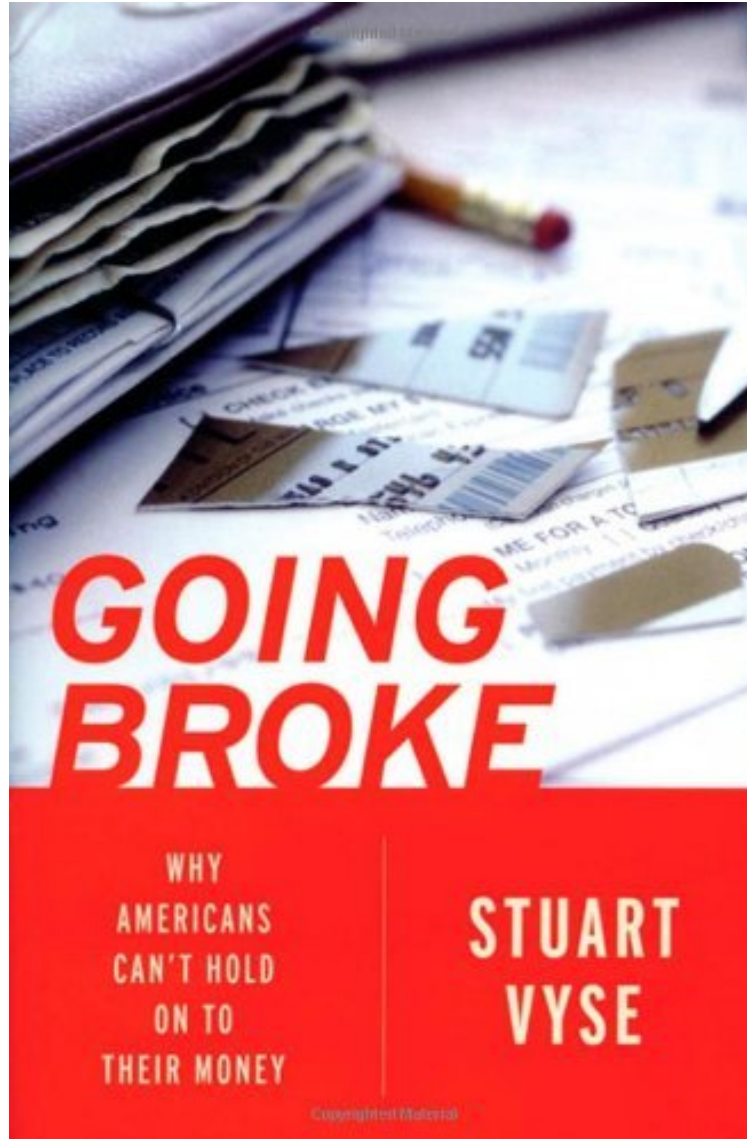


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# Going Broke: Why Americans Can't Hold On To Their Money

Stuart Vyse

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**Stuart Vyse : Going Broke: Why Americans Can't Hold On To Their Money** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Going Broke: Why Americans Can't Hold On To Their Money:

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who don't have a clue about the subliminal ads and other money traps. I suppose many people are tricked into all that stuff due to the broken financial aspects of many lives. Recommended for those who don't have a clue about the subject. Well written. 0 of 0 people found the following review helpful. Provocative-By joevas An interesting read and worth the time. It's going to get your attention. Not sure what to think in this time of absurd debt.

Over the last three decades, debt, bankruptcy, and home foreclosures have risen to epidemic levels. To make matters worse, the personal savings rate is at its lowest point since the Great Depression. Why, in the richest nation on earth, can't Americans hold on to our money? Winner of the prestigious William James Book Award for *Believing in Magic* and an authority on irrational behavior, Stuart Vyse offers a unique psychological perspective on the financial behavior of the many Americans today who find they cannot make ends meet, illuminating the causes of our wildly self-destructive spending habits. But unlike other authors, he doesn't entirely blame the victim. Bringing together fascinating studies of consumer behavior, he argues that the mountain of debt burying so many of us is the inevitable byproduct of America's turbo-charged economy and, in particular, of social and technological trends that undermine our self-control. *Going Broke* illuminates everything from the rise of the credit card, to the increase in state lotteries and casino gambling, to the expansion of new shopping opportunities provided by toll-free numbers, home shopping networks, big-box stores, and the Internet, revealing how vast changes in American society over the last 30 years have greatly complicated our relationship with money. Vyse concludes both with personal advice for the individual who wants to achieve greater financial stability and with pointed recommendations for economic and social change that will help promote the financial health of all Americans. Engagingly written, with startling insights into modern consumerism and with poignant human-interest stories of people facing financial failure, *Going Broke* offers a provocative new perspective on American economic behavior that is likely to stir controversy and serious debate.

"In this lucidly-written and very timely book, Vyse has brought recent empirical research by psychologists and economists to bear on the question of why so many people are currently getting themselves into unmanageable debt. Vyse makes astute suggestions as to what we can do individually and collectively to reverse this frightening situation. I highly recommend the book to anyone who is currently in such straits or who is in danger of getting into them -- and, as Vyse makes clear, that could be any of us." -Howard Rachlin, PhD, Psychology Department, SUNY Stony Brook  
About the Author Stuart Vyse is Professor of Psychology at Connecticut College, in New London. He is the author of *Believing in Magic: The Psychology of Superstition*, which won the prestigious William James Book Award in 1999.