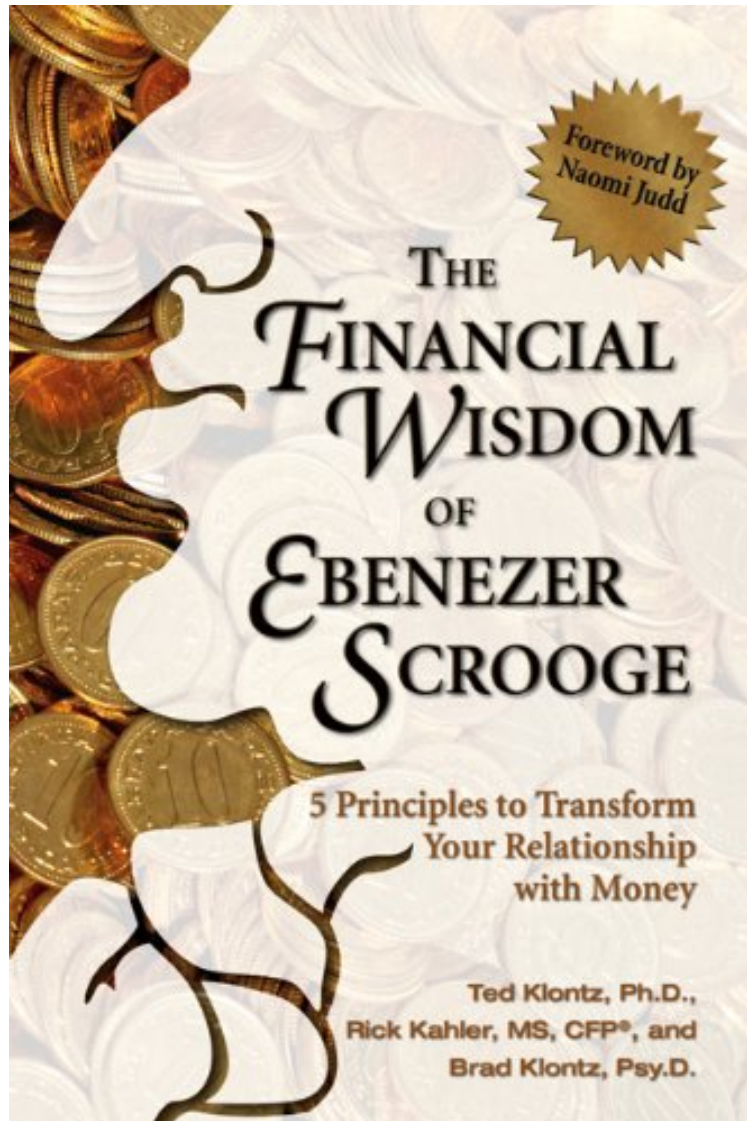


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The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money

Ted Klontz, Rick Kahler, Brad Klontz
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Ted Klontz, Rick Kahler, Brad Klontz : The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money before purchasing it in order to gage whether or not it would be worth my time, and all praised The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money:

2 of 2 people found the following review helpful. A Financial JourneyBy Ron Ratliff"No matter how far you have gone on the wrong road, turn back." - Turkish ProverbSimple but profound words found in "The Financial Wisdom of

Ebenezer Scrooge" by Ted Klontz, Rick Kahler and Brad Klontz. I am impressed with the simplicity of their message but recognize very clearly the journey they describe. Based on Dickens' "A Christmas Carol", the authors guide us through the discovery of our past, present and future beliefs regarding money. To me, the word "passion" describes the key theme of this book. Clearly, the book stands as an expression of the passion and commitment for the issue of financial literacy shared by the authors. The journey each of us must take to address personal limiting beliefs with respect to financial independence cannot be considered complete until we have determined what we are truly passionate about. In the words of the authors, the goal is to achieve "Transformation and Action". If you are having trouble identifying and achieving your financial objectives, I encourage you to read this little, yet powerful, book... "a practical plan to be your money's master instead of its servant". 1 of 1 people found the following review helpful. Money is a main argument in relationships. Find out ... By teal1 Money is a main argument in relationships. Find out how you spend money, how your partner spends money and learn about how to talk about it instead of yelling/ 1 of 1 people found the following review helpful. Changing your "money script(s)" will change your life. By Bryan Pennington Whether we realize it or not we all have money scripts engrained in our psyche since childhood. This book can lead you to realize, understand, and change self-destructive money scripts deeply engrained and lead to great transformation like that of Ebenezer Scrooge. A must read for all Financial Advisors how want to truly make a positive difference in their clients futures.

Discover the 5 Essentials to Financial Freedom and Prosperity! Do you wish you had more money saved for retirement? Do you and your partner fight about money? Do you want to make an investment but are unsure in what? Do you make yourself promises about finances that you just can't seem to keep? If you answered yes to any of these questions, you may have a problem-but it's not the problem you think it is. Your money problems are a consequence of the relationship you have with your money. A problem in that relationship is what's really holding you back. In this compelling book, *The Financial Wisdom of Ebenezer Scrooge*, you will learn the breakthrough approach that is transforming lives-a method which *The Wall Street Journal* hails as "an innovative effort that combines experiential therapy with nuts-and-bolts financial planning." Finally, a practical plan to be your money's master instead of its servant. Ebenezer Scrooge would seem an unlikely source from which to glean financial wisdom: He was a wealthy man who kept his living quarters cold to save shillings and lived a reclusive existence because he worried someone would take his money. However, Dickens' classic tale of how Scrooge found his true course in life is a powerful model we all can benefit from today. Unlike other financial planning books that focus narrowly on the "dollar and cents" of money, *The Financial Wisdom of Ebenezer Scrooge* is an easy read. Written for the layperson, this book provides advice that is simple, transformational, and timeless. Through the process they've used successfully with their clients, the authors will show you how to recognize ways unconscious Money Scripts may keep you trapped; how to deal with the relationship between your net worth and your self-worth; how to discover your authentic goals and values; how to permanently change self-destructive money behaviors; and, through 5 essentials of financial prosperity, how to leave a family legacy of financial wellness. "These are five essentials indeed, they have literally changed my life Clients, friends, and family will all be receiving this book as a gift from me. They will no doubt thank me later." -Kerry Hansen, Career Management Specialist for Wynonna Judd "The authors have hit a grand slam with this outstanding book. Brilliant, clear, moving... a must-read." -Jerry Moe M.A., National Director of Children's Programs, Betty Ford Center "This will be on my clients' 'must-read' list." -Elizabeth Jetton CFPreg., Chairperson of The Financial Planning Association, 2005

This book provides several weeks of therapy in 188 pages. *The Washington Post* (The Washington Post) An innovative effort that combines experiential therapy with nuts-and-bolts financial planning. *The Wall Street Journal* (The Wall Street Journal) About the Author Ted Klontz, Ph.D., MAT, MAC, CSAT, is the CEO of Onsite Workshops, an organization that helps people heal from dysfunctional behaviors and relationships. He is a personal and relationship coach, consultant and certified therapist who lives in Tennessee. Rick Kahler, CFP, CCIM, is co-founder of the Financial Integration Workshop offered by Onsite Workshops and the Financial Integration Residency Program for financial professionals. The president of Kahler Financial Group, he lives in South Dakota. Brad Klontz, Psy.D., CSAC, is a licensed clinical psychologist, certified substance abuse counselor, psychotherapist, consultant and coach. He is the president of Coastal Clinics, Inc., in Kauai, HI. Excerpt. copy; Reprinted by permission. All rights reserved. Introduction "Merry Christmas, uncle." "Bah! Humbug! What right do you have to be merry? Yoursquo;re poor enough." "What right do you have to be so dismal? Yoursquo;re rich enough." "Bah!" said Scrooge again. "Humbug!" — A Christmas Carol Scrooge was a miser, to begin with. There is no doubt whatever about that. No one with even a vague familiarity with Charles Dickens's classic *A Christmas Carol*, the story of penny-pinching Ebenezer Scrooge, could argue with such a statement about the tale's main character. Scrooge was a miserable man who seemingly had enough money to be more than comfortable. Still, he dipped his own candles, kept his sparse apartment cold and dark, cared nothing about the welfare of others and worried endlessly that someone would take advantage of him and his wealth. Dickens describes him as a

man whose heart was so cold he was even unaffected by the weather: "No warmth could warm, nor wintry weather chill him. No wind that blew was bitterer than he." Yet, before the tale is over, Scrooge experiences profound changes in his outlook and behavior. By the final chapter, he is transformed into a joyful, compassionate, generous man. What happened? Scrooge became a new man because he took a difficult journey. It wasn't a journey he took willingly, but as the night wore on, he became more eager to learn the life-changing lessons the spirits had to teach. Scrooge's enlightenment begins with an intervention, a visit from the ghost of his old business partner, Jacob Marley. It continues with the wise guidance of the Ghost of Christmas Past. Scrooge sees how past events from his childhood created beliefs about money and attitudes that were destroying his life and keeping him spiritually and emotionally poor in spite of his great wealth. Next, the Ghost of Christmas Present models the true abundance that is so lacking in Scrooge's life and shows Scrooge the reality of the world and how he fits into it. Finally, the Ghost of Christmas Future shows Scrooge what the consequences will be if he doesn't change. By visiting his past, clearly seeing the present and understanding the consequences of the future, Scrooge brings his life into balance. Most of all, he becomes happy, at peace with himself and with the world. The root of Scrooge's miserly existence was an unhealthy belief system about money. In spite of his wealth, Scrooge's beliefs about money—created, nurtured and anchored in his long-forgotten past—kept him poor in spirit. His loyal employee, Bob Cratchit, also had some unhealthy beliefs about money that contributed to his poverty. Like Scrooge and Cratchit, who represent two extremes, many people are trapped by money beliefs they are unaware of. They irrationally continue destructive behaviors, unable to break free and recognize how they are sabotaging their own goals and dreams. This classic tale of how one man finds his true course in life provides a powerful model that we can still learn from today. Not only was Dickens a master storyteller, he had insights into human behavior—and how to change it—that were far ahead of his time. To help Scrooge on his journey from misery to enlightenment, the spirits skillfully use techniques that are employed by modern psychologists and financial planners. As the story of A Christmas Carol unfolds, Scrooge learns five principles that lead to financial wisdom. In this book we share this wisdom. We have seen it transform careers, families and lives. Don't think that these principles work only for the wealthy. You will soon come to understand that the amount of money you have or make is irrelevant. It's not about the money. It's the relationship you have with money that is the key. ©2005. All rights reserved. Reprinted from *The Financial Wisdom of Ebenezer Scrooge*. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, without the written permission of the publisher. Publisher: Health Communications, Inc., 3201 SW 15th Street, Deerfield Beach, FL 33442.