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THE BEHAVIOR GAP

Simple Ways to Stop
Doing Dumb Things with Money



CARL RICHARDS

The Behavior Gap Carl Richards

Brian Portnoy



The Behavior Gap Carl Richards:

The Behavior Gap Carl Richards, 2024-10-29 It's not that we're dumb. We're wired to avoid pain and pursue pleasure and security. It feels right to sell when everyone around us is scared and buy when everyone feels great. It may feel right but it's not rational. From *The Behavior Gap*. Why do we lose money? It's easy to blame the economy or the financial markets but the real trouble lies in the decisions we make. As a financial planner, Carl Richards grew frustrated watching people he cared about make the same mistakes over and over. They were letting emotion get in the way of smart financial decisions. He named this phenomenon the distance between what we should do and what we actually do: the behavior gap. Using simple drawings to explain the gap, he found that once people understood it, they started doing much better. Richards's way with words and images has attracted a loyal following to his blog posts, for *The New York Times*, appearances on National Public Radio and his columns and lectures. His book will teach you how to rethink all kinds of situations where your perfectly natural instincts for safety or success can cost you money and peace of mind. He'll help you to: Avoid the tendency to buy high and sell low. Avoid the pitfalls of generic financial advice. Invest all of your assets, time and energy as well as savings more wisely. Quit spending money and time on things that don't matter. Identify your real financial goals. Start meaningful conversations about money. Simplify your financial life. Stop losing money. It's never too late to make a fresh financial start. As Richards writes: We've all made mistakes but now it's time to give yourself permission to review those mistakes, identify your personal behavior gaps and make a plan to avoid them in the future. The goal isn't to make the perfect decision about money every time but to do the best we can and move forward. Most of the time, that's enough.

The Behavior Gap Carl Richards, 2012-01-03 It's not that we're dumb. We're wired to avoid pain and pursue pleasure and security. It feels right to sell when everyone around us is scared and buy when everyone feels great. It may feel right but it's not rational. From *The Behavior Gap*. Why do we lose money? It's easy to blame the economy or the financial markets but the real trouble lies in the decisions we make. As a financial planner, Carl Richards grew frustrated watching people he cared about make the same mistakes over and over. They were letting emotion get in the way of smart financial decisions. He named this phenomenon the distance between what we should do and what we actually do: the behavior gap. Using simple drawings to explain the gap, he found that once people understood it, they started doing much better. Richards's way with words and images has attracted a loyal following to his blog posts, for *The New York Times*, appearances on National Public Radio and his columns and lectures. His book will teach you how to rethink all kinds of situations where your perfectly natural instincts for safety or success can cost you money and peace of mind. He'll help you to: Avoid the tendency to buy high and sell low. Avoid the pitfalls of generic financial advice. Invest all of your assets, time and energy as well as savings more wisely. Quit spending money and time on things that don't matter. Identify your real financial goals. Start meaningful conversations about money. Simplify your financial life. Stop losing money. It's never too late to make a fresh financial start. As Richards writes: We've all made mistakes but now it's time to give

yourself permission to review those mistakes identify your personal behavior gaps and make a plan to avoid them in the future The goal isn't to make the perfect decision about money every time but to do the best we can and move forward Most of the time that's enough

The Geometry of Wealth Brian Portnoy, 2023-04-25 HOW DOES MONEY HELP IN CREATING A HAPPY LIFE In *The Geometry of Wealth* behavioral finance expert Brian Portnoy delivers an inspired answer based on the idea that wealth truly defined is funded contentment It is the ability to underwrite a meaningful life This stands in stark contrast to angling to become rich which is usually an unsatisfying treadmill At the heart of this groundbreaking perspective Portnoy takes readers on a journey toward wealth informed by disciplines ranging from ancient history to modern neuroscience He contends that tackling the big questions about a joyful life and tending to financial decisions are complementary not separate tasks These big questions include How is the human brain wired for two distinct experiences of happiness And why can money buy one but not the other Why is being market savvy among the least important aspects of creating wealth but self awareness among the most Can we strike a balance between pushing for more and being content with enough This journey memorably contours along three basic shapes A circle triangle and square help us visualize how we adapt to evolving circumstances set clear priorities and find empowerment in simplicity In this accessible and entertaining book Portnoy reveals that true wealth is achievable for many including those who despair it is out of reach but only in the context of a life in which purpose and practice are thoughtfully calibrated

The Investing Oasis J. T. Mason, 2022-10-25 A guided journey revealing hidden values and buried treasures while negotiating the investing landscape A metaphorical journey through the hot shifting sands of the capital markets desert to awaken readers to the urgency of the Behavior Gap a chronic gap of under performance relative to the markets experienced by investors worldwide This is a roadmap of portfolio management concepts and contrarian tactics that can turn misbehaviors undue risks and short term gambles into longer term strengths Through 27 chapters and four tiers the author progressively introduces more powerful tools techniques used in the founding and ongoing management of the Oasis Growth Fund a North American Hedge Fund

The Resiliency Effect Cady North, 2020-12-07 How can you use adversity in your life to propel you to success It's impossible to make it through life unscathed from trauma or adversity Not facing these experiences directly often creates dysfunctional coping mechanisms which can lead to burnout or roadblocks for even the most successful people Filled with stories of modern women who made changes to live more in sync with their purpose and passions *The Resiliency Effect* will teach you to Embrace and overcome adversity so you too can live your biggest dreams Determine what habits and coping strategies are blocking you from success Take tangible steps to make lasting changes in your life Drawing on the fields of life coaching financial planning and psychology Cady's book offers a way to develop excitement and energy around your purpose *The Resiliency Effect* includes actionable advice and exercises as well as chapters dedicated to realizing common dreams such as how to change careers take a sabbatical or start a business

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