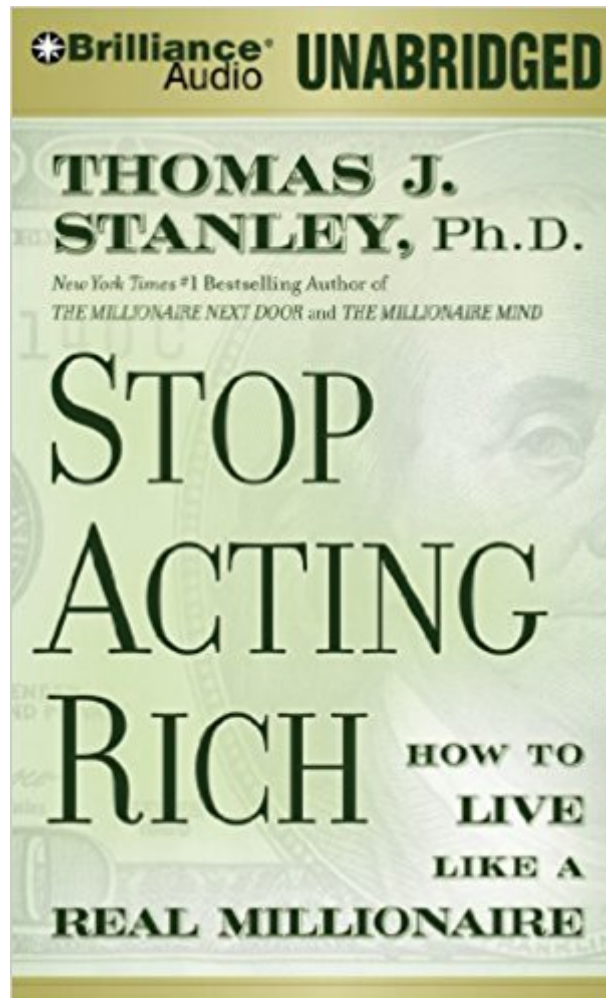




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# Stop Acting Rich: And Start Living Like A Real Millionaire



## Synopsis

With the current financial crisis, high unemployment, and tight credit, you may be saying to yourself: "Who is acting rich these days? We're barely making ends meet." The reality is the recession may have caused us to take a breather, but every indication is that we will pick up right where we left off when gentler economic winds blow again. Before you spend another dime, listen to this audiobook and understand how to become rich instead of act rich. It all starts with where you live. Live in a prestige neighborhood and you will spend more on everything from your car to your watch. Real millionaires understand that living in communities where their neighbors have less net worth than they do naturally leads to spending less. It's easier to be rich when keeping up with the Joneses hardly costs anything. Life satisfaction comes not from cruising down the highway in a chunk of your net worth, but from having the financial resources to choose to spend time with family and friends, to volunteer, to pursue interests. Bestselling author of *The Millionaire Next Door* and *The Millionaire Mind* and leading authority on the wealthy, Dr. Thomas Stanley uncovers the truth that few people become rich by way of a high income, and even fewer high-income people are truly rich. The good news is that almost anyone can become wealthy even without a super high income if you would just stop acting . . . and instead start living like a rich person.

## Book Information

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## Customer Reviews

"Now Millionaire co-author Thomas Stanley is back with a dose of financial tough love for high-spending wannabes in *Stop Acting Rich and Start Living Like a Real Millionaire*."

(Better Investing Magazine, January 3, 2010) "This is all fascinating stuff and Stanley presents it in a very readable style. Stanley has written two other best-sellers on millionaires. It seems he's done it again." (The Star-Ledger, January 3, 2010) "Not only is this a book that everyone should buy, it's a book that every parent who loves his or her kids should buy for them and bribe them to read it." (WalletPop, October 7, 2009) "Contains some surprising data that makes for a convincing argument supporting a simple lifestyle as a path to security." (Associated Press) "After reading through Stanley's engaging anecdotes about how the other America actually lives, you may come to feel that perhaps you don't need to impress the other guy so much. This in itself is no small thing. Your wallet will thank you. And you may end up happier."

(Smartmoney.com) "Thomas Stanley has written a fascinating book that is based on years of research into how the truly wealthy live. Stanley's main contention is that those with millions aren't among the nation's hyper consumers. Rather it's the "aspirational," those seeking recognition as members of the moneyed set, who are loose with a buck. It's a hypothesis offered often, but the difference is Stanley's research. He has packed his book with oodles of statistics and not just the usual numbers. For example, 75 percent of millionaires pay \$19.79 or less for a bottle of wine. When it comes to a dinner, 75 percent pay \$24.53 or less and 95 percent keep the tab to less than \$40. This is all fascinating stuff and Stanley presents it in a very readable style. Stanley has written two other best-sellers on millionaires. It seems he's done it again." (The Star-Ledger) "If you've read the 1996 best-seller *The Millionaire Next Door*, you already know it's hard to identify the truly affluent based on appearance. . . Now Millionaire co-author. . . Stanley is back with a dose of financial tough love for high-spending wannabes. . . offers surprising insight. If your goal is long-lasting wealth and not just the appearance of affluence, start reading ASAP." (BetterInvesting magazine) "Stanley is right in advising people to have a re-look at their spendthrift ways and to avoid getting trapped by symbolism. "If you spend in anticipation of becoming rich, you are unlikely to become truly wealthy," he quips. (Personal Finance Magazine Moneylife) "Stanley's research does a great job of proving there's a big difference between income and net worth. Many pretenders have become very good at generating income and enjoying a high standard of living. But take this Stanley gem to the bank: Those who are among the least productive in transforming their incomes into wealth are in the higher-status occupations. Don't be a great pretender, pretending you're doing well when you only look the part. Read this book and find out how to emulate real-deal millionaires." (The Washington Post, Michelle Singletary)

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With the financial crisis, high unemployment, and tight credit, you may be saying to yourself: who is acting rich these days? We're barely making ends meet. You would think that our wastrel ways are over, we're erasing debt, and stocking up on savings. The reality is that not only are we spenders who barely understand the concept of frugality, we are big spenders on expensive elite brands, and we do it in an attempt to emulate the rich people we see on television, in magazines, and down the street. The recession may have caused us to take a breather, but every indication is that we will pick up right where we left off when gentler economic winds blow again. Before you spend another dime, read this book and understand how to become rich instead of act rich. *Stop Acting Rich . . . And Start Living Like a Real Millionaire* will upend every assumption you have about wealthy people: where they shop, what they buy, and most shockingly, where they live (it's not where you think). Did you know that three times more millionaires live in homes valued at under \$300,000 than over \$1 million? Would it stun you to learn that more millionaires drive Toyotas than BMWs? How about a second home? Not for the millionaire. Bestselling author of *The Millionaire Next Door* and *The Millionaire Mind* and leading authority on the wealthy, Dr. Thomas Stanley uncovers the truth about spending to show you how you can really live rich. It all starts with where you live. Live in a prestige neighborhood and you will spend more on everything from your car to your watch. Real millionaires understand that living in communities where their neighbors have less net worth than they do naturally leads to spending less. It's easier to be rich when keeping up with the Joneses hardly costs anything. Dr. Stanley's research also uncovers what makes rich people happy. Life satisfaction comes not from cruising down the highway in a chunk of your net worth, but from having the financial resources to choose to spend time with family and friends, to volunteer, to pursue interests. *Stop Acting Rich . . . And Start Living Like a Real Millionaire* rips the lid off just about every assumption we have about what rich looks like. Few people become rich by way of a high income, and even fewer high-income people are truly rich. The good news is that almost anyone can become wealthy even without a super high income if you would just stop acting . . . and instead start living like a rich person. --This text refers to an out of print or unavailable edition of this title.

I read Thomas Stanley's *The Millionaire Next Door* three years ago and was thoroughly impressed by the insights and research. While reading it I wished the author had published a revised edition with updated numbers - the book was published in 1998. This book (*Stop Acting Rich...*) covers similar themes as the book I previously mentioned. However, it has updated

numbers and includes insights gained from the financial crises of 2008-2009. The central theme of this book is that there is a difference between those that are genuinely rich and those that act like they are rich. This book details the differences between these two groups of people - what they wear, drive, eat, drink, etc. These differences, presented throughout the book in the form of several tables and lists, are backed by empirical data that are drawn from the author's extensive research on the affluent. We live in a culture of hyperconsumerism. It is far easier to act rich than to become truly rich. All we have to do is to buy the luxury goods/services that we think the rich buy and we get the feeling that we are rich. But this kind of excessive consumerism is detrimental to our net worth. The author explains that most rich people become wealthy and stay that way by being frugal and by being investment oriented as opposed to consumption oriented. As for wealth and happiness he warns, "those who think that acting rich must be predicated on hyperconsumerism are likely to end up on the short side of both the wealth and happiness scales". Throughout the book many myths about the rich are dispelled. Their consumption habits are described and compared with those of the pretenders. What brands of shoes, suits, watches, etc do they wear? What wines and spirits do they consume? What motor vehicles do they drive? Where do they shop? And how much do they pay for the goods listed above? The insights are illuminating and thought provoking. During the financial crisis of 2008-2009, many articles were published regarding the benefits of frugality and the dangers of excessive consumption. In many ways the root of this crisis (sometimes referred to as the Credit Crisis) was excessive borrowing and consumption. I share the author's belief that as soon as the economy improves, people will resume their spendthrift ways. This is most unfortunate since it could lead to a repeat of the crisis we just experienced. Bottom line - I highly recommend this book as the single best personal finance book I have read. You cannot save the whole of society from this disease of hyperconsumerism. But by educating yourself, you can simplify your lifestyle so that you can be truly rich as opposed to just acting like you are rich.

I had to purchase this book again, because my daughter liked it so well she wanted to keep my first copy. A great book that reinforces what most of us know. If you are the type that understands real millionaire behavior, you will enjoy this read, although you may not learn much new, it is fun to read for reinforcement of lots of good info that will make you feel good about your own practical, frugal, intelligent, spending habits.

Thomas Stanley you've done it again! If you've read "The Millionaire Next Door" you're gonna love this book. It's basically "more of the same" but with lots more millionaires profiled, lots more

surveys/studies, and TONS more mindset."It's not what you make, it's what you keep" Do you want to be rich? Stop watching music videos and start reading this book. It will show you how real rich people live. It just might surprise you...

I think the author makes a lot of great points in this book. America has taught our society that money is everything when it is not. Because individuals place more value on things rather than themselves then you see them clamoring for those things to fill internal voids which leads to debt to the poor house. To live the American dream you must have this or that or so you think. However, the bible says that "a man's life does not consist in the abundance of his possessions". Until individuals work from within and deal with whatever internal issues they battle with from day to day, this book will just come across as a good read. In other words, the vicious cycle of living beyond ones means will continue. If you lack wealth internally you will lack it externally as well because you are looking for external possessions to fill those internal voids.

I like the book. It taught me a lot about spending money. You should not spend your future living like you are wealthy. Instead live modestly and save and invest for a prosperous future. At least that is what I have learned

I always enjoy Dr. Stanley's books. Now that he has passed on I hope his daughter continues his work. All high school students should be required to read at least one of Dr. Stanley's books to show young adults who really has money, who doesn't and why.

I appreciated that the principles espoused by Dr Stanley are based on rigorous scientific research rather than mere opinions and speculations. Indeed, living a modest lifestyle, focusing on positive experiences and helping others through service are marks of a truly rich person.

This is Stanley's 'Millionaire Next Door' in plain language without all the charts and numbers. Want financial freedom? This is how, no gimmicks, no get rich quick with no money down, no seminars or 'boot camps' just the straight up truth about how average people can actually afford to retire.

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