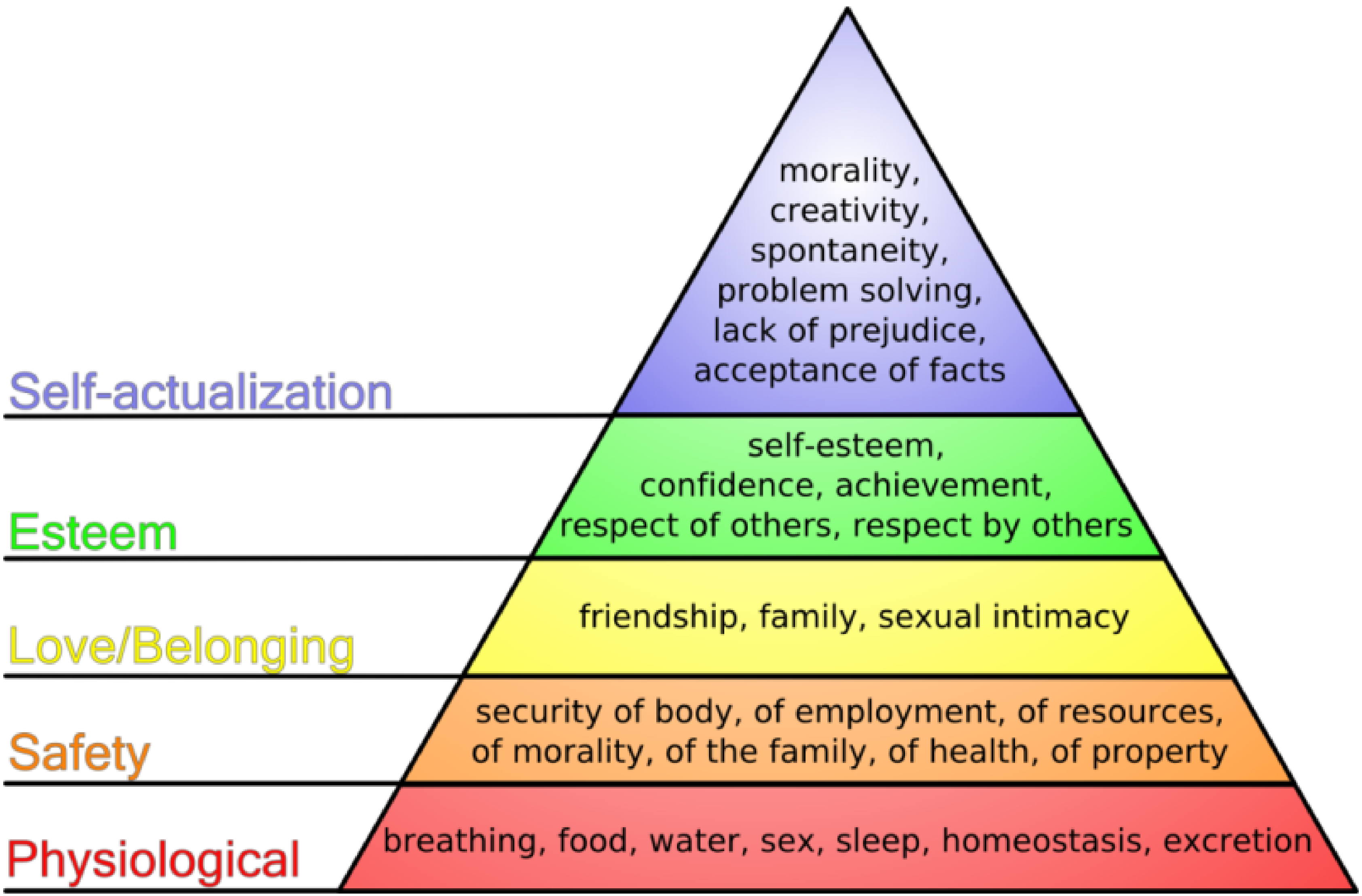
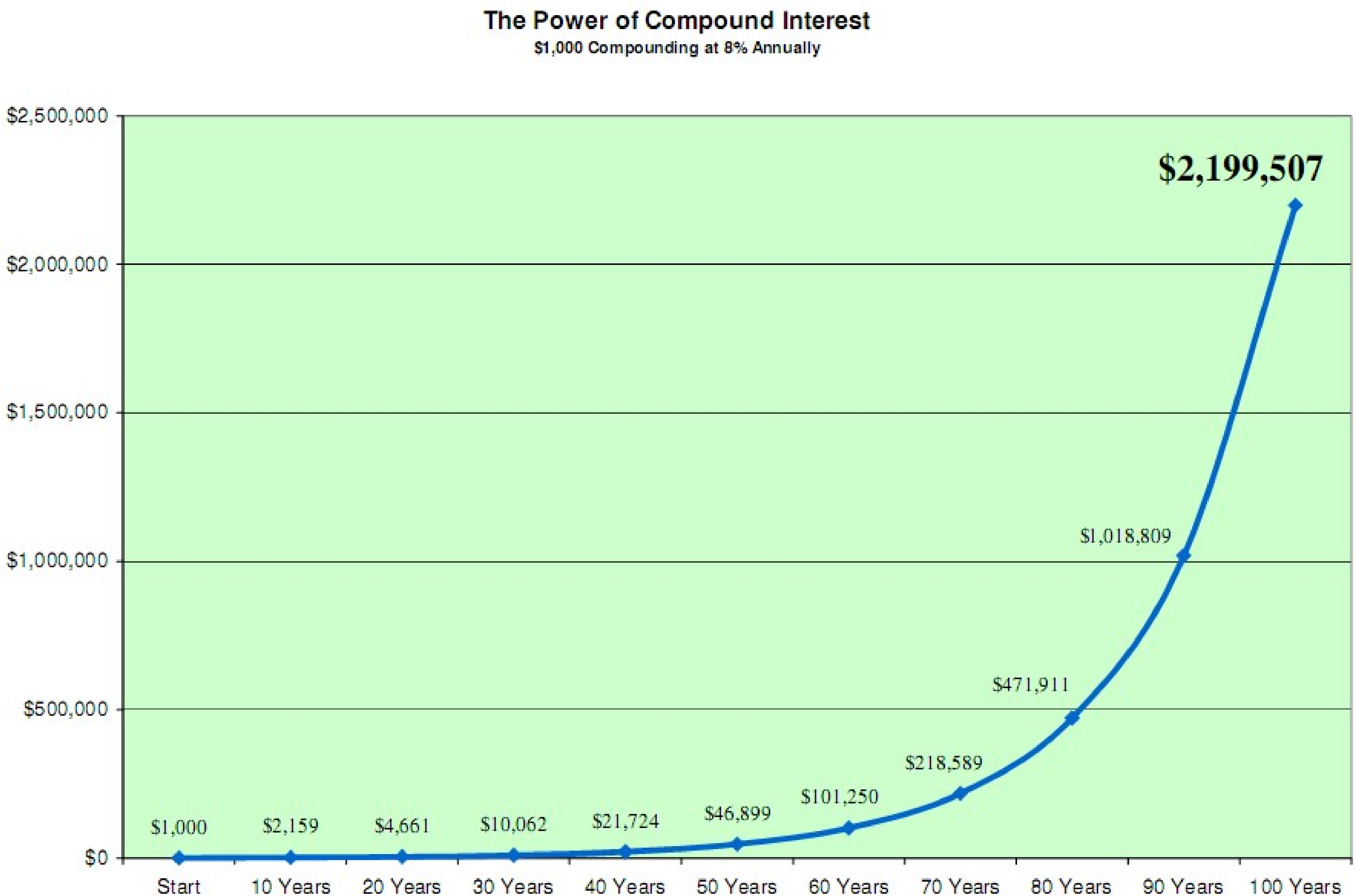
- Princeton economist Angus Deaton and psychologist Daniel Kahneman found that the ability of money to increase happiness caps out at around $75,000 per year. After that, increasing income stops making you happier.
- Psychologist Ed Diener surveyed members of the Forbes 400. His findings? The four hundred richest people in America are not discernibly happier than the rest of us.
- Dr. Thomas J. Stanley, in his book *Stop Acting Rich*, found that people wearing Timex watches were not, on average, any less happy than people wearing Rolex watches.
- Separately, Dr. Diener and David Myers found that increasing affluence has not led to increasing levels of happiness in societies. People whose incomes have increased over a ten-year period are not, on average, any happier than those whose incomes have remained stagnant.
- A study published in the Journal of Consumer Research found that a newer/nicer car does make driving more enjoyable—*but only for the first few weeks*.


morality,
creativity,
spontaneity,
problem solving,
lack of prejudice,
acceptance of facts
Self-actualization
self-esteem,
confidence, achievement,
respect of others, respect by others
Esteem
friendship, family, sexual intimacy
Love/Belonging
security of body, of employment, of resources,
of morality, of the family, of health, of property
Safety
breathing, food, water, sex, sleep, homeostasis, excretion
Physiological



The Power of Compound Interest
$1,000 Compounding at 8% Annually
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
$2,199,507
$1,018,809
$471,911
$218,589
$101,250
$46,899
$21,724
$10,062
$4,661
$2,159
$1,000
Start
10 Years
20 Years
30 Years
40 Years
50 Years
60 Years
70 Years
80 Years
90 Years
100 Years

Building a Million-Dollar Retirement Account

Building Your First $1,000,000

Daily or Monthly Investments Suggested to Build $1,000,000 by Age 65

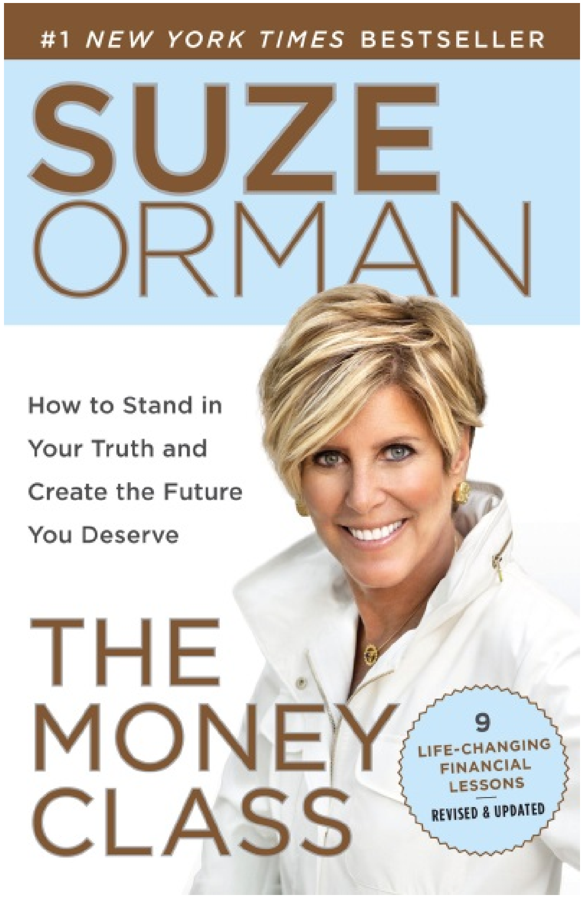
$1,000,000

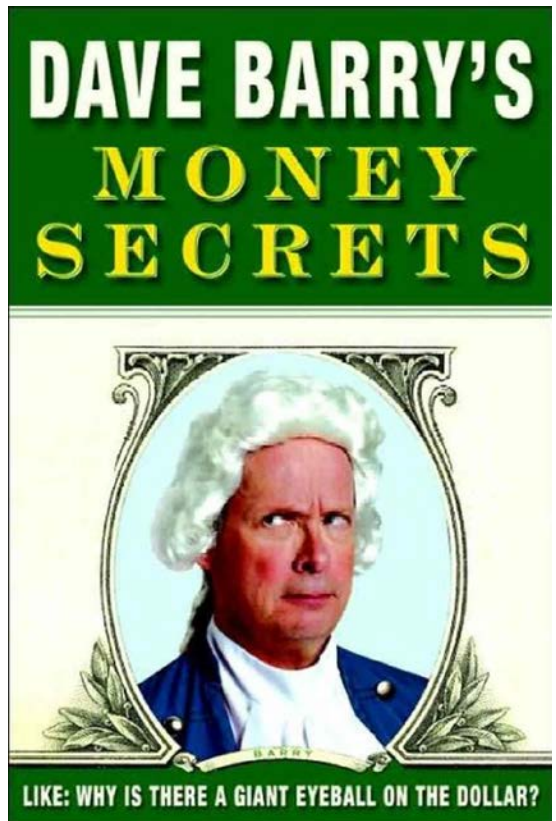
12% Annual Interest Rate

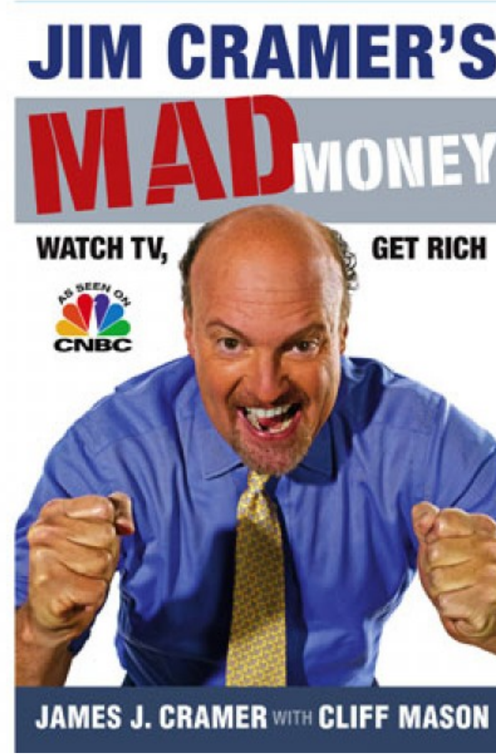
STARTING AGE	DAILY SAVINGS	MONTHLY SAVINGS	YEARLY SAVINGS
20	$ 2.00	$ 61	$ 730
25	$ 3.57	$ 109	$ 1,304
30	$ 6.35	$ 193	$ 2,317
35	$ 11.35	$ 345	$ 4,144
40	$ 20.55	$ 625	$ 7,500
45	$ 38.02	$ 1,157	$ 13,879
50	$ 73.49	$ 2,235	$ 26,824
55	$ 156.12	$ 4,749	$ 56,984

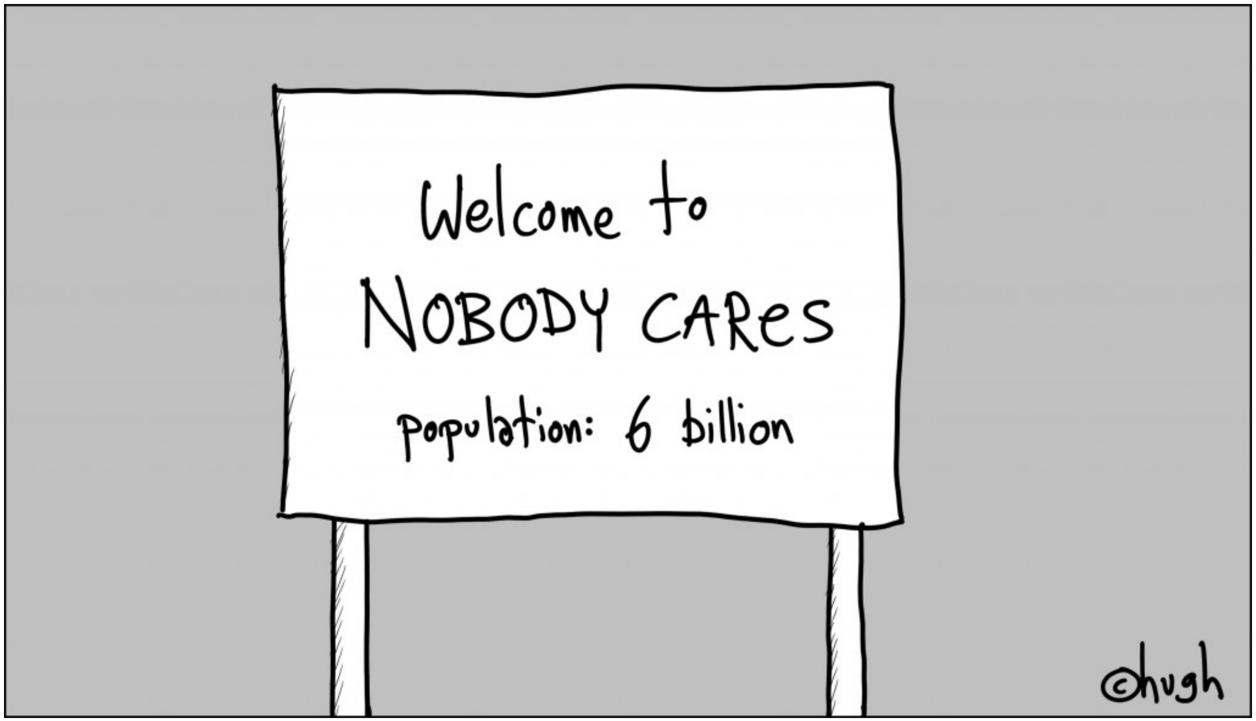
The purpose of this chart is to share with you how much money you should be saving daily, monthly, or yearly to accumulate $1,000,000 by age 65. It assumes you are starting with zero dollars invested and that you earn 12% annually. This chart does not take into consideration the impact of taxes.


J.O. IS A JERK


#1 NEW YORK TIMES BESTSELLER
SUZE
ORMAN
How to Stand in Your Truth and Create the Future You Deserve
THE MONEY CLASS
9 LIFE-CHANGING FINANCIAL LESSONS
REVISED & UPDATED

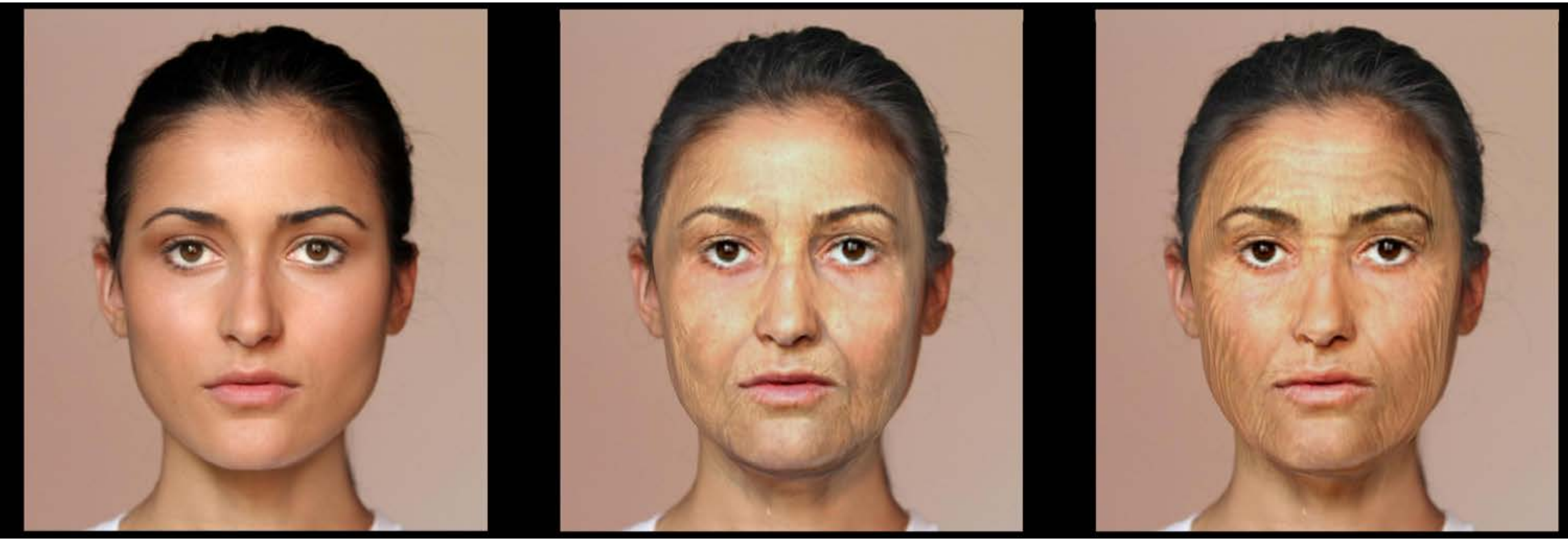

DAVE BARRY'S
MONEY SECRETS
LIKE: WHY IS THERE A GIANT EYEBALL ON THE DOLLAR?


JIM CRAMER'S
MAD MONEY
WATCH TV, GET RICH
AS SEEN ON CNBC
JAMES J. CRAMER WITH CLIFF MASON


Welcome to
NOBODY CARES
population: 6 billion
©hugh


COMEDY CENTRAL


6 months
4 years



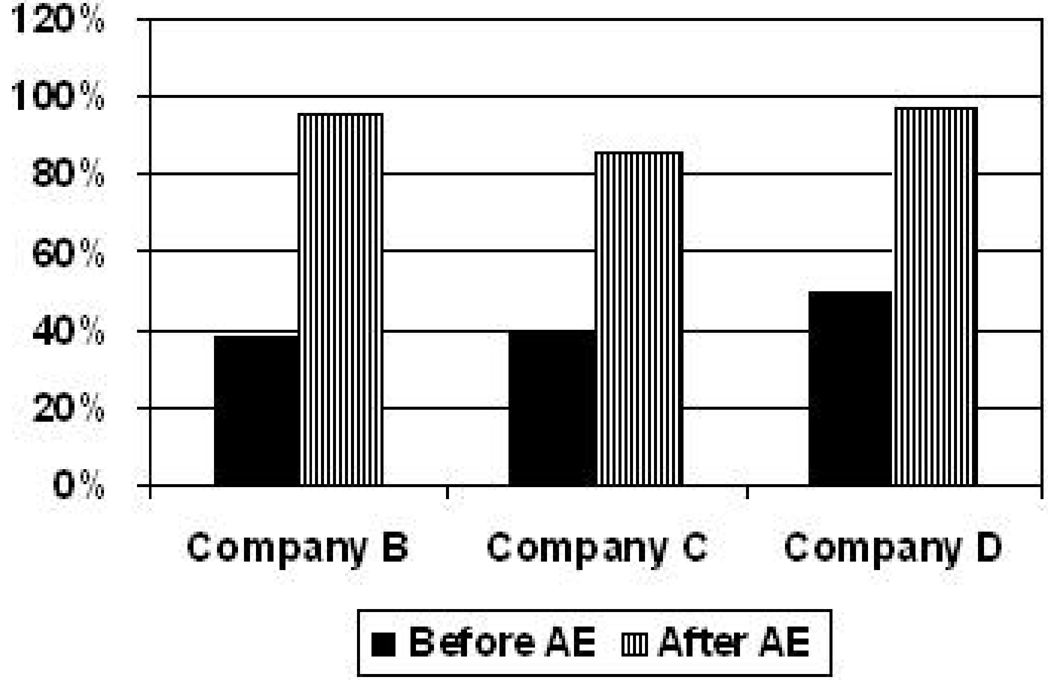
Increasing Saving Behavior Through Age-Progressed Renderings of the Future Self

2011, American Marketing Association. HAL E. HERSHFIELD, DANIEL G. GOLDSTEIN, WILLIAM F. SHARPE, JESSE FOX, LEO YEYKELIS, LAURA L. CARSTENSEN, and JEREMY N. BAILENSON.

"In line with research that shows that people may fail to identify with their future selves because of a lack of belief or imagination (Parfit 1971; Schelling 1984), we propose that having people interact with photorealistic age-progressed renderings of themselves will cause them to allocate more resources to the future."

"When people make important long-term decisions, vivid representations of their future selves should increase their future orientation of saving decisions."

"We hypothesized that participants in the future self condition would allocate more money to retirement than participants in the current self condition. **In line with this prediction, participants who were exposed to their future selves in virtual reality allocated more than twice as much money to the retirement account."** [emphasis added]


120%
100%
80%
60%
40%
20%
0%
Company B
Company C
Company D
Before AE
After AE


WE'RE NOT
FOR EVERYONE.
JUST THE 1%
THAT MATTERS.
BYZANTIUMSECURITY.COM
ELITE PROTECTION FOR THE WORLD'S ELITE

SHOP
SMART
AT
THIS DRESS WILL
MAKE YOUR FRIENDS
INSANELY JEALOUS...
WHICH YOU HAVE TO ADMIT,
IS PRETTY MUCH THE GOAL.
→ SHOP NOW

This is what we offer that no one else can:

People with high credit card debt are more likely to report high anxiety.

In an Intuit survey, one in three people admitted to having trouble sleeping because of financial issues.

People with high debt are at increased risk for depression and suicide.

In one study, graduates who reported higher debt were also more likely to report poor mental health and less satisfaction with life.

An Associated Press poll found that 27% of people with high debt loads suffered from ulcers, compared with 8% of those polled who had low debt. Anxiety was
29% among debtors compared to 4% among non-debtors.

“Boys, they can’t take my refrigerator now. They’ll never get my car now. I paid cash for ‘em and they’re mine, and I’m keepin’ ‘em.” – Patsy Cline