



# Mind over Money: Overcoming the Money Disorders That Threaten Our Financial Health

By Brad Klontz, Ted Klontz

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Do you overspend? Undersave? Keep secrets about money from a spouse or family member? Are you anxious about dealing with your finances? If so, you are not alone. Let's face it—just about all of have complicated, if not downright dysfunctional, relationships with money.

As Drs. Brad and Ted Klontz, a father and son team of pioneers in the emerging field of financial psychology explain, our disordered relationships with money aren't our fault. They don't stem from a lack of knowledge or a failure of will. Instead, they are a product of subconscious beliefs and thought patterns, rooted in our childhoods, that are so deeply ingrained in us, they shape the way we deal with money our entire adult lives. But we are not powerless. By looking deep into ourselves and our pasts, we can learn to recognize these negative and self-defeating patterns of thinking, and replace them with better, healthier ones.

Drawing on their decades of experience helping patients resolve their troubling issues with money, the Klontzes and describe the twelve most common “money disorders” - like financial infidelity, money avoidance, compulsive shopping, financial enabling, and more — and explain how we can learn to identify them, understand their root causes, and ultimately overcome them.

So whether you want to learn how to make better financial decision, have more open communication with your spouse or kids about the family finances, or simply be better equipped to deal with the challenges of these tough economic times, this book will help you repair your dysfunctional relationship with money and live a healthier financial life.

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### Editorial Review

From Publishers Weekly

The father and son Klontz duo (coauthors of *Wired for Wealth*) combine psychology, self-help, financial know-how and practical advice in this study of how money affects us emotionally and psychologically. The authors start with "flashpoints," seminal incidents that build "money scripts," the beliefs that "shape the way we think about and interact with money as adults." Revealing exercises prompt readers to identify their personal money scripts and patterned behaviors—often provoking the discovery of money "disorders," and a host of powerful memories and early experiences responsible for extravagance or financial irresponsibility. The process is complex but important; the authors reveal how powerfully emotions and childhood experiences influence our financial health and attitudes toward money. A companion Web site offers a "Financial Health Scale," which provides tangible support for readers looking to get on track and begin implementing the book's lessons. (Dec.)

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### Review

"Mind Over Money is a lifeline for anyone who thinks of money as a way to secure happiness, love, or define their self-worth. I know because I was driven by these unhealthy behaviors that almost put my family and me in financial crisis. The process this book walks you through worked for me-- I now control my money-- my money no longer controls me. My hope is that after reading the book, you'll be on your new path to financial healing too."

**-Wynonna Judd**

"The Klontzes, a father son team, have the mental answer to money. This book will help you overcome your own "wrong thinking" and get moving fast in the right direction to the financial destiny and freedom that you deserve."

**-David Bach, #1 New York Times bestselling author of *The Automatic Millionaire* and *Start Late, Finish Rich***

"An insightful and highly understandable glimpse into why intimate discussions surrounding money are so difficult for so many people. Our past definitely influences the present and our future – far more than many might realize."

**-Pat DeLeon, former President, American Psychological Association**

"Mind Over Money is a valuable resource for individuals wanting to break free from a troubled financial past and create a healthy current relationship with money that can create future financial success. It is Must reading on everyone's Now list."

**-Philip Zimbardo, Ph.D., Professor Emeritus of Psychology, Stanford University, author of the *Lucifer Effect* and *The Time Paradox***

"Brad and Ted Klontz know the power of the dollar in our lives, and they've long studied the emotions behind our financial decisions. Through their research and this compelling book, they can change lives."

**-Jeffrey Zaslow, coauthor of *The Last Lecture*, author of *The Girls from Ames***

## About the Author

DRS. BRAD AND TED KLONTZ, father and son pioneers in the emerging field of financial psychology, are president and CEO of Klontz Coaching and Consulting and co-founders of Your Mental Wealth™. In addition to their clinical work, they speak to audiences over 70 times a year about issues relating to behavioral finance, money disorders, and financial health. The author of several books and countless articles, they are frequently quoted in the media about issues relating to behavioral finance, money disorders, and financial health, including the Wall Street Journal, CNN, Good Morning America, The Today Show, The New York Times, and Money Magazine.

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