



Why Smart People Make Big Money Mistakes And How To Correct Them: Lessons From The New Science Of Behavioral Economics

By Gary Belsky, Thomas Gilovich

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Why do so many otherwise smart people make foolish financial choices? Why do investors sell stocks just before they skyrocket -- and cling to others as they plummet? Why do shoppers overspend when using credit cards rather than cash? What do our habits of tipping or buying lottery tickets indicate about our relationship with money? In this fascinating investigation of the ways we spend, invest, save, borrow, and waste money, Gary Belsky and Thomas Gilovich reveal the psychological causes -- the patterns of thinking and decision making -- of irrational behavior. Most important, they focus on the decisions we make every day and, using entertaining examples, provide invaluable tips on avoiding the financial faux pas that can cost thousands of dollars each year.

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Editorial Review

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Why do so many otherwise rational individuals make irrational decisions when it comes to money? Financial journalist Gary Belsky and Cornell University psychology professor Thomas Gilovich contend the answers can be found--and the deficiencies remedied--with help from a relatively new science called behavioral economics. Still largely unknown outside academic circles, the field can be traced to research on the impact of rewards and punishments on human judgment and decision-making that first were undertaken at Jerusalem's Hebrew University some 30 years ago. In *Why Smart People Make Big Money Mistakes*, Belsky and Gilovich update this pioneering work and show readers how to understand exactly why they invest, spend, and save as they do. More importantly, using examples that everyone can identify with and language that anyone can understand, the authors offer dozens of workable suggestions that can help readers manage their money better. "We believe that by identifying the psychological causes behind many types of financial decisions," they write, "you can effectively change your behavior in ways that will ultimately put more money in your pocket and help you keep more of what you already have." --Howard Rothman

Review

Beth Kobliner author of *Get a Financial Life* This is a terrific book. Belsky and Gilovich tackle financial decisions from the inside out...sweeping away the psychological obstacles that stand in the way of our goals.
-- Review

About the Author

Gary Belsky is editor in chief of *ESPN The Magazine*, where he has worked since 1998. The author of several books, he lectures frequently on the psychology of decision-making to business and consumer groups around the world. From 1994 through 1998, Belsky was a regular commentator on CNN's *Your Money* and a frequent contributor to *Good Morning America*, *CBS This Morning*, *Crossfire* and *Oprah*; he continues to appear on local and national radio and TV, commenting on sports, economics, business and personal finance. A St. Louis native, Belsky graduated from the University of Missouri in that city in 1983 with a BA in speech communication and political science. Before joining *ESPN* he was a writer at *Money* magazine and a reporter for *Crain's New York Business* and the *St. Louis Business Journal*. In 1990, Belsky won the Gerald Loeb Award for Distinguished Business and Financial Journalism, administered by The Anderson School at UCLA. Belsky, who lives in Manhattan, serves on the board of directors of Urban Pathways, one of New York City's largest providers of services to the homeless and mentally ill; as well as the New York Neo-Futurists, an East Village theater company.

Thomas Gilovich is a professor of psychology at Cornell University and author of *How We Know What Isn't So*. He lives in Ithaca, New York.

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