



# Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better)

By Max H. Bazerman

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**Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better)** By Max H. Bazerman

## Praise for Smart Money Decisions

"If you need to negotiate anything . . . from a pay increase to buying or selling a house-this book covers all the bases. [Bazerman] has taught, tested, and proven his theories with thousands of executives and MBA students."-Donald P. Jacobs, Dean, J. L. Kellogg Graduate School of Management, Northwestern University

"Max Bazerman provides a fascinating, easy-to-understand look at how we make money decisions and offers sound advice that will help you increase your net worth."-Roger E. Stricker, PhD, Vice President, Intellectual Property, Lucent Technologies

"By holding a mirror up to our faces, Max Bazerman allows us to see all those dumb money mistakes each of us had no idea we were making."-Bill Bresnan, Financial Talk Show Host/Author

When it comes to money matters, even the smartest of us make some pretty dumb decisions. This groundbreaking book gives you the necessary tools to think through financial issues practically and avoid costly blunders.

A renowned expert in the field of decision-making and negotiation, Max Bazerman illustrates both how and why we make the decisions we do. He provides the essential understanding you need to identify your own approach to finances, recognize any inherent problems in your reasoning, and determine ways to overcome them. Packed with sound advice and expert recommendations, Smart Money Decisions is essential reading for anyone who has made the same mistake twice.



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### Editorial Review

#### Amazon.com Review

Before you read the first chapter of *Smart Money Decisions*, kick yourself. Hard. Then do it again, just for good measure. Because no matter how hard you're able to pummel yourself, it won't match the impact you'll feel when you realize how much you overpaid for your house and your car, how badly you bungled your last job change, how you were suckered into buying an extended warranty because of a fearful scenario that a veteran salesperson planted in your head.

Max H. Bazerman is a professor of negotiation at Northwestern University. Unlike many of today's investment gurus, he's applied statistical models to numerous situations in which the price of a purchase was in flux. And he has concluded, beyond any doubt, that certain tactics will almost certainly save you money, while others put the power in someone else's corner, dooming you to pay a higher price than you might have otherwise. Now, you may already know that there's a mere 10 percent chance you'll use an extended warranty, and thus pass it up; about 60 percent of purchasers are able to resist. But you may not know that you should never let a real estate agent know the highest price you are willing to pay for a property. In fact, you're best off if the agent knows only how low the seller is willing to go. With a knowledge only of the floor and no idea what the ceiling is, guess where the price winds up? Right: hovering just over the carpet. There's more to this book than negotiation, though. One chapter persuades you to keep the value of your time in mind when making a purchase. For example, if you research and shop for 20 hours in order to save \$120 on a purchase, you've set the value of your time at \$6 an hour. (Would you like fries with that big-screen TV?)

Like the best investment books, *Smart Money Decisions* should have a permanent place on your shelves. You may need it only a few times a year, but you're virtually guaranteed to have more money at the end of the year. --*Lou Schuler*

#### From [Booklist](#)

Contemporary guides to financial planning and money management are now apparently obliged to consider the psychological aspects of personal fiscal behavior. The frequent result, however, often consists of New Age mantras or confusing psychobabble. Bazerman, on the other hand, grounds his guide in the behavioral aspects of decision making. He is a professor at Northwestern's Kellogg School of Management and author of *Judgment in Managerial Decision-Making* (1998) and *Negotiating Rationally* (1992). He begins here with a fascinating illustration of how otherwise sensible individuals can make foolish decisions. Students in Bazerman's class are offered the opportunity to bid on a \$20 bill; but given his unusual ground rules, they end up paying anywhere from \$20 to \$70 for it. He explains this behavior and goes on to identify the "top ten money mistakes." He shows them at work in decisions to buy a home, a car, insurance, and mutual funds, and in deciding whether to accept a job offer and how to manage one's time. Bazerman's unique perspectives make this an exceptional book. *David Rouse*

#### Review

"Buy this book! It contains all the stuff that a smart person like you ought to know, but probably doesn't." --  
*Tom Magliozzi, co-host, National Public Radio's "Car Talk"*

"By holding a mirror up to our faces, Max Bazerman allows us to see all those dumb money mistakes each of us had no idea we were making. Those dumb money moves, made by even the smartest among us, now

exposed and put into perspective, become the springboard from which the author teaches us the solutions. More often than not, those solutions have been staring us in the face all along...Read it!" -- *Bill Bresnan, Financial Talk Show Host/Financial Author*

"If you need to negotiate anything-from a pay increase to buying or selling a house-this book covers all the bases. What makes it even better is that Max has taught, tested and proven his theories with thousands of executives and MBA students. When it comes to needing expert opinions on getting the most from your money, they can be found in this book." -- *Donald P. Jacobs, Dean, Kellogg Graduate School of Management*

"It's your pocket book that Bazerman is protecting. Be smart enough to think about his advice. You'll be entertained in the bargain."(Howard Raiffa, Frank P Ramsey Professor of Managerial Economics (Emeritus), Harvard University) -- *Howard Raiffa, Frank P Ramsey Professor of Managerial Economics [Emeritus], Harvard University*

## Users Review

### From reader reviews:

#### **Byron Sierra:**

Often the book Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better) has a lot of information on it. So when you read this book you can get a lot of benefit. The book was authored by the very famous author. The author makes some research previous to write this book. This book very easy to read you will get the point easily after reading this article book.

#### **Verline Custer:**

Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better) can be one of your beginner books that are good idea. Most of us recommend that straight away because this reserve has good vocabulary that could increase your knowledge in language, easy to understand, bit entertaining but delivering the information. The writer giving his/her effort to get every word into satisfaction arrangement in writing Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better) however doesn't forget the main level, giving the reader the hottest and based confirm resource details that maybe you can be one of it. This great information can certainly drawn you into fresh stage of crucial thinking.

#### **Sandra Alexander:**

That reserve can make you to feel relax. This particular book Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better) was vibrant and of course has pictures on there. As we know that book Smart Money Decisions: Why You Do What You Do with Money (and How to Change for the Better) has many kinds or style. Start from kids until adolescents. For example Naruto or Private eye Conan you can read and believe you are the character on there. So , not at all of book tend to be make you bored, any it can make you feel happy, fun and unwind. Try to choose the best book for yourself and try to like reading that will.

**Mark Authement:**

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