



The Cold Hard Truth On Men, Women, and Money: 50 Common Money Mistakes and How to Fix Them

Kevin O'Leary

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From bestselling author and television superstar Kevin O'Leary comes the #1 bestselling financial guide that takes readers through money mistakes at every stage of life and teaches you how to avoid them.

Getting a handle on finances can be challenging at any age. Whether you're a parent struggling to explain savings to your children, a newly engaged couple considering joint bank accounts, or a baby boomer entering retirement, Kevin O'Leary has advice to help you make and keep more money.

As a lead Dragon of CBC's "Dragons' Den" and ABC's "Shark Tank," Kevin's success with money management and in business is legendary. But he's made mistakes along the way, too, and he's writing this book so others--like his son and daughter--can benefit from his experiences. Each chapter is geared to a specific age or stage in life. You'll find real-life examples of common money mistakes (and strategies for avoiding them), "Cold Hard Truth" quizzes and charts aimed at boosting your Wallet Wisdom, and tips and tricks for making more money and growing it faster to achieve financial freedom.

The Cold Hard Truth On Men, Women, and Money: 50 Common Money Mistakes and How to Fix Them Details

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Tracey says

I picked this up out of curiosity because I've never been a Kevin O'Leary fan and was curious what I'd think of this book. Turns out his tone and approach to money are totally perfect for this kind of book, because it was great. I didn't learn much I didn't already know, but I like to read books like this from time to time to help reinforce good money habits. This book would be a great choice for teenagers that are earning some money and starting to think about post-secondary education.

Andrew says

As the most acerbic panelist on CBC's *Dragons' Den*, Kevin O'Leary has an unique approach to life and personal finance. His new book follows the pattern of other personal finance books such as *The Wealthy Barber Returns* in laying out common sense advice on financial decisions around key life moments - university, marriage, and children. The opportunity to offer advice on these subjects is, of course, an irresistible target for the straight-talking O'Leary who undoubtedly will both offend and delight. His ten-point summaries offer provocative ideas (be sure to check out his wedding advice) that will infuriate some readers but do derive from home truths.

I'm on Twitter: @Dr_A_Taubman

Madeleine says

I read this because O'Leary's running to lead the Conservative party and I figured I should know a bit more about him. The beginning of the book was interesting because he writes about his childhood and how his approach to money was influenced by parental strife, financial insecurity during a rocky period in his childhood, and his mother's prudent saving.

Most of the book boils down to common sense financial advice, sprinkled with anecdotes from O'Leary's life. And the advice is actually pretty good -- a bit patronizing, but plain and powerful. Save, do not spend. Diversify your investment portfolio. Avoid paying interest. Live within your means. That kind of thing.

At times, one has to laugh, though. There's a "Cold Hard Truth Card" (with O'Leary's face on it) that you're supposed to re-read before purchasing any item. And he warns against wasting money on weddings and funerals. (He swears that if any family member wastes a dime at his funeral, he will "haunt them personally for the rest of his days.")

tl;dr: an quick and amusing read with with a few insights about O'Leary

Kim Gross Foster says

As many on here have said already, much of what O'Leary says is common sense. But he still gives sound advice, even for the savvy investor. I loved his blunt, honest writing style; you could practically hear his tone of voice in your head!

Chuck Slack says

The book is written in a simple, easy to read style. The financial advise is straightforward and totally pertinent. There wasn't much new here for me but that is the point. Mr. O'Leary is not reinventing the wheel rather he emphasizes what has worked for him. His advise isn't gimmicky but an emphasis on a lot we should already know.

A recommended read for anyone wishing to take control of their finances.

Rachelle says

“Cold Hard Truth on Men, Women and Money” lays out our money problems in simple terms. The cold, hard truth is that “No matter how much money you make, the world is designed to take it away.” He emphasizes three guiding principles about money: keep money and emotions separate; eliminate debt; and be grateful for what you have. According to O’Leary, the secret to becoming wealthy is: “Don’t spend too much. Mostly save. Always invest.” O’Leary offers practical and helpful tools to save money and to think about money in a new way: as creative energy, not as a way to get “stuff.” The most useful tip that O’Leary offers is the “Cold Hard Truth Card,” a credit-card sized reminder and pledge about money. Some of his suggestions may seem unemotional and unromantic (he strongly recommends pre-nuptial agreements before getting married) and may not work for everyone. One mistake that is missing: “You think that newer means better.”

Dima says

Must read for everyone who uses money

Tolu Atkinson says

This is truly an amazing book, Mr. O'Leary will help you sort your life out in order from showing you the hard reality from your first marriage, raising children, divorces, retirement and preparing for the expense of death. I highly recommend this book if you're looking to get out a financial hole and live better.

Cristina says

What I love about this book is that it is giving me ammunition to talk to my husband about our money issues.

Regina Borysenko says

I really enjoyed this one. I think there was great advice for people of all ages and it was an enjoyable, easy read. The only thing I disagree with him on is his attitude with pets. I can see where he's coming from but he hasn't factored in the money saving health benefits of having a pet. I strongly believe that pets keep you healthier and less depressed which saves on doctor bills as well as psychiatric bills. I'll never forget when my husband was in the middle of having his blood pressure checked for a life insurance exam. Our big, goofy lab came bouncing into the room. My husband ordered him out. You'd think his blood pressure would have gone up but it actually went down.

Alvaro Berrios says

This is a good, easy and fast book to read. I'm only giving it three stars though because I didn't really learn anything new. I'm already very careful with my money spending/investing habits and have been practicing what Mr. Wonderful is preaching for many years. I also don't completely buy the sections where he talks about frugal he still is (i.e. when he was upset at the \$50 charge he had to take at the CoinStar machine) because this is the same man that said (on Shark Tank) he frequently buys \$300 bottles of olive. I don't agree with his stance on prenups either.

Nevertheless, the book is entertaining and there are certainly a lot of people I would recommend it to. I, unfortunately, was just not the audience that needed to hear his messages and my guess is that the people that do aren't the type of people that buy business books. This is for people who don't know a lick about money.

Simon Yoong says

Good book for anyone who's interested in money.

Jack Oughton says

Summary: stop spending all your money on stupid shit. It was a good reminder.

Krystal Summers says

Makes me want to save, save, SAVE!

Jodelene says

I read this book in one night! While it had most information I have learned over the past few years, I appreciated it coming from a males perspective. I am going to try Kevin's 90 day challenge (which I already started Jan 1) and see what improvements I can make to debt reduction and investing. Highly recommend this book!
