



*For Financial Professionals
and their valued clients:*

A Breakthrough Book on the Psychology of Spending, Investing, and Wealth

*With an updated Preface, addressing the
implications of the COVID-19 pandemic.*

***This book is ideal for strengthening relationships between
financial advisors and their clients or prospective clients.***

Why do perfectly normal people make spending decisions that have disastrous future consequences? It doesn't need to be that way. When it comes to spending behavior and wealth, we can change from merely being normal to becoming normal PLUS.

Spending Your Way to Wealth, a new book by Paul Heys, is all about that process. Written in an informal, relatable style, the book is a practical guide to applying valid psychological principles to how and why we spend. It's about how, with the help of astute financial professionals, we can change our behavior—ensuring our potential, long-term wealth and personal satisfaction.

This book is an ideal tool for strengthening relationships between financial advisors and their clients or prospective clients—particularly when there is a fiduciary relationship. As a means of promoting financial literacy, it is also an excellent public relations tool for heightening a firm's reputation within the general community.

What Others Are Saying About *Spending Your Way to Wealth*

"Paul Heys' new book is a revolutionary look at what it means to be wealthy. Heys teaches people how to stop wasteful spending and invest their money in appreciating assets. It should be recommended reading for everyone."

— Robert Cannon, Financial Services, New York Life

"Paul's book does a wonderful job of helping us understand the few most important decisions we must get right, as well as showing us how to protect ourselves from the worst impulses that tend to sink our financial ship."

— Paul Merriman, Financial Contributor, *MarketWatch*

"This book is the perfect graduation gift for the high school or college student. It encompasses everything they don't teach in school that you need to know to truly succeed in life."

— David Sievers, Author of *Flowing Through Change*

"Kudos to Paul Heys for this wise and lucid guide to financial and psychological wealth. By applying and simplifying economic and cognitive science, he shows us the path to both fiscal fitness and human flourishing."

— David Myers, Ph.D, Professor of Psychology, Hope College

"This book is not pop psychology; rather, it is informed by a solid scientific base. I believe it has the potential to become a best seller."

— Ronald E. Smith, PhD, Professor of Psychology, University of Washington

"This book manages to take the research on financial decision making and translate it into understandable and workable advice for the general public."

— Pam Whalley, Director, Center for Economic and Financial Education, Western Washington University



SPENDING YOUR WAY *to* WEALTH by Paul Heys

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"Spending is the cause of true wealth."