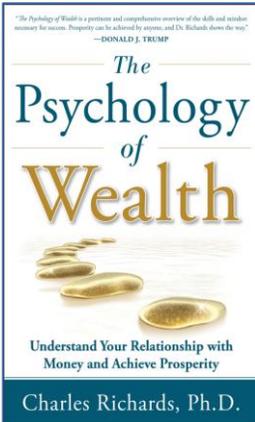




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# ***THE PSYCHOLOGY OF WEALTH***

***UNDERSTAND YOUR RELATIONSHIP WITH  
MONEY AND ACHIEVE PROSPERITY***

**By Dr. Charles Richards**

**THE NEW YORK TIMES, WALL STREET JOURNAL and  
USA TODAY Bestseller!!!**

Why do some people feel genuinely prosperous, regardless of the size of their bank accounts? And why do certain people set financial goals and meet them with enthusiasm and confidence?

Could it be in their relationship with money itself? The people who enjoy a healthy relationship with money share common habits and traits. So how do they think, and what do they do differently? Are these behaviors hardwired in an individual's psyche, or can they be learned?

With his thought-provoking book, ***THE PSYCHOLOGY OF WEALTH: Understand Your Relationship with Money and Achieve Prosperity*** (McGraw-Hill, Jan. 2012), psychotherapist **Dr. Charles Richards** provides unexpected and encouraging answers to these questions.

In the process of encouraging us out of a recession mentality, Dr. Richards has become a *New York Times* bestselling author whose book has also hit the top of *Wall Street Journal* and *USA Today* lists and reached #1 on Amazon and Barnes & Noble. Based on his research and expert interviews, Dr. Richards shows how each of us can develop a thriving relationship with money and create a rich and rewarding life. His message is being embraced not only in the U.S., but also in a dozen other countries to date, where the rights to release his book in multiple languages are being sought.

*THE PSYCHOLOGY OF WEALTH* provides a 360-degree view of how anyone, regardless of their current situation, can reach their personal wealth and life goals and pass that wisdom on to future generations. In the process, it provides an eye-opening look at the changing perceptions of wealth in America from its earliest days.

With *THE PSYCHOLOGY OF WEALTH*, Dr. Richards will compel readers to:

- **Reevaluate their perceptions of wealth**
- **Question the messages about wealth that they received in their youth**
- **Create a new vision of wealth based on their personal values, goals, and expectations**
- **Appraise and rebuild their self-esteem and self-image to pave the road toward prosperity**

*THE PSYCHOLOGY OF WEALTH* also develops the idea that a true definition of wealth and success must be individualized to have real meaning. Dr. Richards helps readers look deeply at their own relationship with money and their personal view of wealth, both conscious and unconscious. He then helps readers apply timeless principles to achieve their life and financial goals. He shows how we can each create a new and thriving psychology of wealth, which includes a strong sense of self-esteem and a positive view of our own potential.

*THE PSYCHOLOGY OF WEALTH* shows readers how they can make the most beneficial decisions and chart their best possible financial course by taking the responsibility to educate themselves. Just a few changes can make a world of difference, and in a planet plagued with debt and financial uncertainty, Dr. Richards is offering the world something they are looking for—an optimistic future. He explains that one of the keys to success is understanding that we have the power to create a new and better life for ourselves.

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To help us move toward more conscious financial living and prosperity, the book also explores the benefits and pitfalls of various forms of credit, steering readers away from the trappings of unconscious spending and debt, as often happens with revolving credit, and toward conscious forms of credit that promote responsibility, set clear goals, and create a feeling of accomplishment when repaid.

Dr. Richards explains how this simple step of bringing more awareness to our decisions can profoundly shape our financial well-being—and that having an appreciation for the gifts of life helps us become not only more successful, but also more generous and in tune with all life.

Through fascinating stories of successful people in all walks of life, Dr. Richards shows how a new psychology of wealth can help us weather the financial storms of a recession and find ways not only to survive, but to thrive. With these stories and a step-by-step process for transforming our relationship with money, *THE PSYCHOLOGY OF WEALTH* proves that, with the right mindset and healthy blend of responsibility and risk, anyone—regardless of past or present circumstances—can achieve the prosperous and fulfilling life to which they aspire.

**ABOUT CHARLES RICHARDS, Ph.D.**



Charles Richards, Ph.D., is an author and licensed psychotherapist in private practice in San Diego, California. He has developed and refined an innovative and highly effective therapeutic process that allows clients to achieve greater health in all areas of their lives. For over ten years, he also trained and coached senior executives of Fortune 100 corporations in management and leadership skills at the Center for Creative Leadership, La Jolla. His clients at CCL have included General Motors, Apple, IBM, Motorola, Sony, Whirlpool, Honda, SAP, and other well-known companies. He is an international speaker and presenter.

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**By Dr. Charles Richards**

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## **ABOUT DR. CHARLES**

### *Author of* **THE PSYCHOLOGY OF WEALTH**

Charles Richards, Ph.D., is a Doctor of Clinical Psychology, author, and licensed psychotherapist in private practice in San Diego, California.

Dr. Richards has developed and refined an effective therapeutic process that allows clients to move to greater health in all areas of their lives. For over ten years, Dr. Richards also coached senior executives of Fortune 100 corporations in management and leadership skills at the Center for Creative Leadership, La Jolla. Some of his clients at CCL have included General Motors, Apple, IBM, Motorola, Qualcomm, Sony, Whirlpool, Honda, SAP, and other well-known companies.

Dr. Richards has presented lectures, workshops, and classes at the Chopra Center for Well Being, the Learning Annex, the Association for Black Psychologists, the University for Humanistic Studies, and the Esalen Institute. In addition, he has taught graduate-level courses in psychology and led numerous seminars and workshops internationally. Dr. Richards has worked with thousands of people in North and South America, Europe, Asia, and Australia to achieve greater happiness and success in life.

Healthcare professionals and therapists regularly refer clients to and consult personally with Dr. Richards. He has trained top companies nationally and internationally in team building, leadership, customer service, and diversity. He also contributed to the development team at the Institute of Heartmath, in Boulder Creek, California. HeartMath's programs and protocols have been used in America's leading corporations, such as Boeing, Hewlett Packard, AT&T, and Citibank, to reduce stress and increase productivity of work teams and individuals.

Dr. Richards has appeared on national television, and his work was presented on *The Oprah Show*. He has been interviewed on radio and television news shows throughout the U.S. and featured in news articles in the United States, Brazil, and Australia.

For more information about Dr. Richards or *THE PSYCHOLOGY OF WEALTH*, please visit [www.PsychologyofWealth.org](http://www.PsychologyofWealth.org).



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