

20 QUESTIONS YOUR FINANCIALLY UNPREPARED FRIENDS ARE AFRAID OF



**I WILL TEACH YOU
TO BE RICH**

FEATURED IN No, it's not a scam.

The New York Times THE WALL STREET JOURNAL

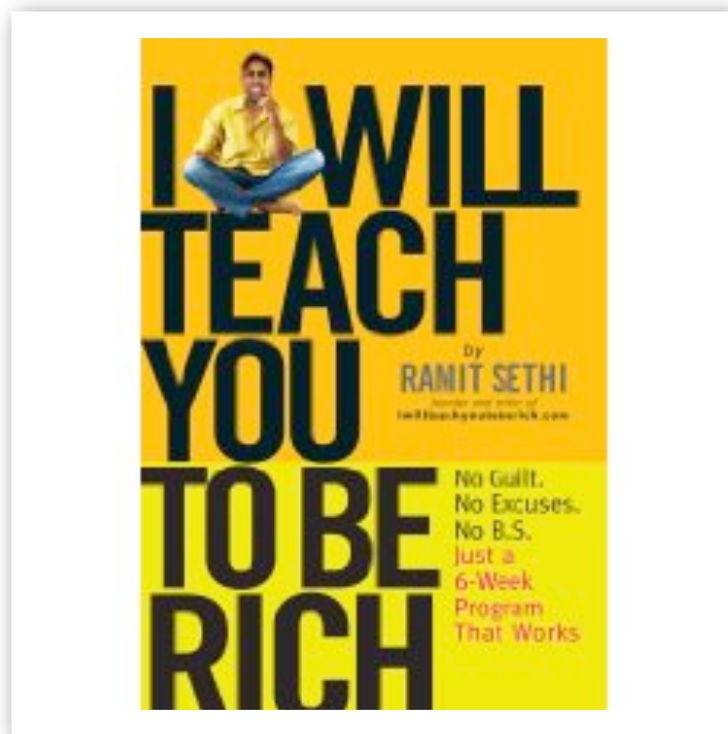


FORTUNE

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1. How much money do you spend each month?
2. Where does it go?
3. Where do you want it to go?
4. Are you rich?
5. What does [rich mean to you](#)?
6. Hey, how'd you [pay for that iPhone](#)?
7. How much do you [automatically save each month](#)?
8. Why'd you [pull your money out of the stock market](#)?
9. You're always thinking about cutting down on spending. Ever thought about [earning more money](#)?
10. OMFG, are you REALLY [planning to buy a house for the tax deduction](#)?
11. If your employer has a 401(k) match, do you max it out?
12. Then pay off debt, invest in your Roth IRA, and — if you still have money left over — max out your 401(k)?
13. Once your money is in those different accounts, have you invested it according to some [simple rules of asset allocation](#)?
14. In the [next ten years](#), you'll have to pay for a [wedding](#), [new car](#), have kids, take vacations, etc. How much are you saving each month for those things? (In last week's [Scrooge Strategy](#) tip, I showed how to do this tactically, along with a pre-built spreadsheet.)
15. 6 months ago, if I had told you the stock market would be on sale for 50% off, would you have invested more, less, or pulled all your money out?
16. You're always complaining about money, but have you read even [one book on personal finance](#)?
17. When was the last time you said “no” when someone asked you to do something that involved spending money?
18. How do your [friends handle their money](#), and how do you think it affects you?
19. What's the [one thing you could do today](#) to start getting rich?
20. Why haven't you [already done it](#)?



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