

Ramit Sethi

New York Times Best-selling author of

I Will Teach You To Be Rich

I Will Teach You To Be Rich has been featured in



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1 million readers per month

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35,000+ premium customers worldwide

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including podcasts and national TV



Media Topics

01 Automating personal finances

The best bank accounts, how to invest

Differences between how the wealthy treat their money vs. everyone else

Why everyone talks about "cutting back on lattes" but nobody talks about earning more

Secret credit card perks

02 Starting a business

Why now is the time to create an online business

Common barriers: I don't have an idea, I don't have time, I'm not an expert.

The Demand Matrix - how to come up with business ideas

What if I just don't have a passion?

Why passive income isn't so passive

03 Mastering psychology

What stops people from going to the gym and saving money

What's the worst way people lie to themselves?

Forget about lattes. How to use the concept of 'Big Wins' to focus on the important things

How I use psychology in my daily schedule

04 Money & relationships

"HELP! My partner spends more than me"

What to do if you earn more than your partner

How prenups actually work

Money psychology of couples

05 Negotiating

How to negotiate a \$5,000 raise

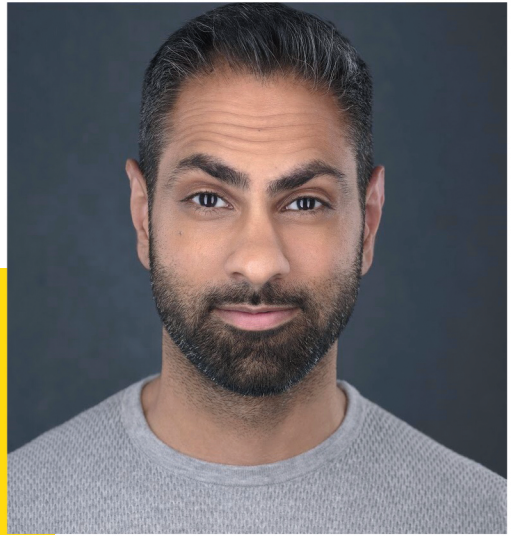
How to find "hidden" money with a simple 30-minute phone call

4 salary negotiation mistakes that can cost you thousands of dollars

4 non-salary perks most people don't know you can negotiate

A conversation with New York Times bestselling author

Ramit Sethi



1

The first edition of *I Will Teach You to be Rich* released ten years ago. What has changed about personal finance since then?

If you'd bought the first edition of *I Will Teach You To Be Rich* and applied the book's lessons when it was released -- March of 2009, which turned out to be the bottom of the recession -- you're financially set for the life.

The good news is that long-term investing is timeless. It doesn't change with the whims of the market.

But in the last ten years, there are new tools, new insights on money and psychology (including why millennials continue to believe buying a house is always the best investment -- untrue), a greater focus on managing money when you have a part-time side gig, and integrating money and relationships.

2

You've been heralded as "the new finance guru" (*Fortune*), but your background is in technology and psychology—how did you come to occupy this spot within the world of personal finance?

Anyone who chooses to write about personal finance is a little weird. In my case, I don't really get that excited learning the intricacies of Roth IRAs any more. But ever since I was a kid, I've been fascinated by human behavior -- today more than ever.

Why do we claim we want to do something, then do exactly the opposite? (In the book, I explore the similarities between fitness and finance.)

When does it make sense to let peer pressure affect us -- and when should we ignore it? (Should you buy a house? What if you want to spend \$1,000/month on clothes, or eating out, or traveling? I show you how to decide.)

Most of all, understanding psychology taught me why most personal finance advice (like "stop spending money on lattes" and "keep a budget") is forever doomed to failure. There is a better way.

3

Reaching financial independence seems like it takes a lot of work—what are the first steps you recommend readers take?

The good news is you don't have to be the smartest person in the room to be rich -- you just have to get started. Follow the automation system in the book, which will automatically move your money to save, invest, and give you guilt-free spending every month.

I show you exactly where to start, including the best accounts to use (and the worst ones to avoid), where your money should go first, then second, and so on...and finally, how to invest your money for real growth. Plus, answers to questions like "What's the best way to get free vacations using points?" and "Am I too late to start investing?"

The real fun comes in deciding what your Rich Life looks like: Do you want to pay off your debt years faster? Or travel for 4 weeks every year? You decide. Then use your money to create your Rich Life.

4

***I Will Teach You to be Rich* features real reader results and testimonials throughout the book. What have your readers found to be the most effective during their personal finance journey?**

I love this question. We included an incredible number of reader stories in the book, showing how they used this book to create their Rich Lives.

Notice when you look at their photos -- they're men, women, young, old, black, white, and every possible combination. The diversity is breathtaking. And representation is important. I want every reader to know that there is someone out there who looks like you and talks like you...who created their own Rich Life.

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5

How has the resurgence of cryptocurrency, robo-advisors, and more shifted the way money is used and the relationship between money and technology?

What's funny is if you ask bitcoin speculators what the rest of their portfolio looks like, they'll give you a blank stare back. "What? Portfolio? LOL, what a luddite."

I have zero tolerance for scams and fads that deprive ordinary people of their money. As an investment, bitcoin is great -- for scammers, charlatans, and drug dealers.

In reality, if you want to make high-risk investments, it's important to have a diversified portfolio first. Then, you can take 5-10% of your investments and go high-risk. I show you how and when it's appropriate. Sadly, for the vast majority of bitcoin speculators, they fell in with yet another fad.

Robo advisors are a real presence, especially for my readers. I cover my thoughts in the book, including when to use a robo advisor vs. a traditional advisor (and the exact accounts I use).

6

In the book you focus on the importance of having the right mindset to attain a Rich Life. Why is that mindset important?

Think about the invisible money messages you grew up with. For example, how many of us had parents who said, "We don't talk about money in this family." Or "Easy come, easy go."

In the book, you'll be surprised to discover that your own spending behavior might be guided by the phrases you heard decades ago.

And once you understand your own behavior, you can change it. I'll show you exactly how to rewrite your invisible money scripts and focus on the future.

7

What have you learned about integrating finances when marrying since your recent nuptials?

I'm still learning! This was one of the most eye-opening financial journeys I've ever been on. I had to learn to compromise and to see money as a team. Along the way, my wife and I had a lot of tough conversations: How do we see money? How do we want to use money? Should we sign a prenup? I cover this in Chapter 9.

8

What do you hope readers walk away with after reading the second edition of I Will Teach You to Be Rich?

I've always wanted people to know a few key things about money:

- You can spend extravagantly on the things you love, as long as you cut costs mercilessly on the things you don't
- Buy as many lattes as you want. Get the 10 Big Wins right, and you'll never worry about \$5 expenses.
- Don't listen to everyone. Buying a house isn't always the best investment.
- It's not too late. You can take control of your money this week. Nobody is going to do it for you.
- Most people say money is about "no": no lattes, no vacations, no fun. I want to show you how to reframe money to saying "yes": YES, I can take an extravagant vacation. YES, I can pay off debt years faster. And YES, I can decide on my Rich Life -- and use this book to create it.

"Show me a person's calendar and bank statements, and I'll show you their priorities."

-Ramit Sethi

About Ramit Sethi

Ramit Sethi, author of the New York Times bestseller *I Will Teach You To Be Rich*, has become a financial guru to millions of readers in their twenties, thirties, and forties. He started his website, willteachyoutoberich.com, as a Stanford undergraduate in 2004, and he now hosts over a million readers per month on his blog, newsletter, and social media.

Sethi grew up in Sacramento, the son of Indian immigrant parents who taught him the art of negotiating—his father once spent five days negotiating with a car dealer, only to walk away over a set of floor mats. He wasn't the smartest kid in his class, but he loved building systems, which ultimately earned him over \$200,000 in scholarships, which he used to get bachelor's and master's degrees in technology and psychology at Stanford. His understanding of human behavior and money led to him creating innovative solutions in self development.

Ramit and his team of dozens of employees build premium digital products about personal finance, entrepreneurship, psychology, careers, and personal development for top performers. The IWT community includes 1 million monthly readers, 400,000 newsletter subscribers, and 35,000 premium customers.

He has written about personal finance for *The Wall Street Journal* and *The New York Times*, and been interviewed on dozens of media outlets including NPR, ABC News, and CNBC, and popular podcasts like *The Tim Ferriss Podcast*.

Timeline

1980s

Ramit grew up in California, the son of immigrant parents who taught him the art of negotiation.



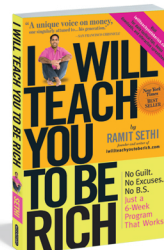
2004

Noticing the confusion around money, Ramit creates *I Will Teach You To Be Rich* and begins teaching informal money classes at Stanford.



2009

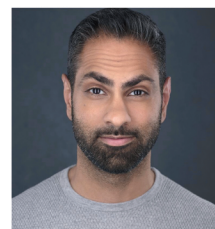
The IWT book launches. Within hours, it hits #1 Amazon-wide, sells out, and becomes an instant New York Times bestseller.



**Over 150,000
copies sold.**

present

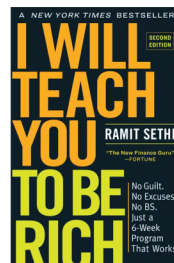
IWT creates premium courses on business, careers, and psychology.



**Over 35,000
paying customers
worldwide.**

2019

An updated, 10th anniversary edition of *I Will Teach You To Be Rich*, will be released May 14th 2019, including a nationwide press tour.



**Nation wide
press tour
planned.**

Link Resources

Photos for Press Use

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