



The Difference: How Anyone Can Prosper in Even The Toughest Times

Jean Chatzky

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Can you really start from nothing and become truly secure financially?

What's the difference between you and Warren Buffett? Between you and your boss? Or between you and your successful neighbor? What do the financially comfortable have that you don't?

It's not that those people were born into money, caught a lucky break, or have an Ivy League education. It's not even that they are smarter than you or make more money than you do each year. So what do they have that you don't . . . at least not yet? What's *The Difference*?

Trusted financial coach Jean Chatzky shares the secrets her groundbreaking research of the self-made wealthy has uncovered so that anyone can break through the barriers that stand between them and true financial freedom. Find out why it's important to:

- Get happy, but not too happy
- Do what you love, but don't quit your day job
- Read every day
- Remember that failure is not an option—it's a necessity
- Harness your intuition to take risks that make sense
- Practice the Kevin Bacon Principle—make connections
- Say thank you—and mean it
- Make your money work as hard as you do

Through candid interviews and a study of more than five thousand people, Jean reveals the traits and habits of those who have moved from the lowest economic strata to the highest. *The Difference* helps you take a look at where you are now and offers simple strategies for going where you want to go. *The Difference*, you'll see, is within you: You have the power to determine your financial future and achieve the next level of wealth.

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