

Chitchat About Money Matters: Sharks, Dolphins and Gold Tennis Shoes

ZERO TO ZILLIONAIRE

Review by Camille Renata

Popular financial stress reducer Chellie Campbell gushes with common sense and positive aspirations on every page of *Zero to Zillionaire*, a feel-good romp through smart budgeting and tactical financial planning. Although much of her wisdom sounds more like gossip between friends over coffee than a financial advisor's tips on the current market, much of Campbell's advice rings true on several levels. On one level, she's a savvy financial adviser with her own list of numbered strategies for getting rich. On another, she's a holistic mentor who offers a mindset that attracts wealth and happiness. On all levels, she overflows with specific steps toward making wiser personal choices.

There is nothing too serious in *Zero to Zillionaire*, just the deep concern of a kind-hearted friend nudging her compatriots along to more responsible ways to manage their lives and money. The fiscal comfort she offers comes from her position by our side, representing the person who was once a zero on her Zero-to-Zillionaire scale, but who overcame her problems with the insights she presents.

She admits that she lost a house to foreclosure, racked up a six-figure debt and even filed for bankruptcy. Why should we follow her advice? She performed the hard work of climbing her way out of a financial mess and prospered. She writes, "Now my Zero days are behind me, and each day I live more and more like a Zillionaire." She also describes how her gold tennis shoes help her identify the kinds of people she wants to have around her.

Changing the Future

The first of Campbell's strategies helps us perform the difficult task of changing our minds to change our future. A hefty job indeed, but one that she plunges into with friendly stories about people struggling with mindsets that keep them at odds with the financial freedom they seek. By addressing the issues that shape our attitudes about money, Campbell shows us how we remain losers when we think like the zeros we've become rather than the zillionaires we deserve to be. Reshaping our expectations to strive for greater rewards, Campbell offers basic techniques for overcoming negative attitudes and replacing them with positive behaviors that propel us closer to our financial dreams.

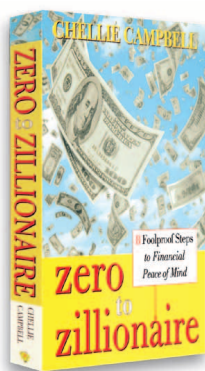
Campbell's *Zero to Zillionaire* is short on real-world case studies and academic research, but filled with a warm

blend of anecdotes and common sense that invites prompt positive change. With many of the same notions heard from other self-help experts, such as the epiphany that money is not the root of all evil, and that goals can be reached more easily when they are written down, Campbell's focus on female readers and their unique needs and perspectives makes the usual words of advice about money more light-hearted and palatable. Her experience as an avid poker player and her many reflections on the game's lessons about winning and losing can be applied to any situation where money is on the line.

Sharks, Dolphins and Tuna

Another fun part of her book is her chapter on the importance of surrounding yourself with people who make you rich and happy. She explains that the best types of people are the dolphins of the world. These are the rich, happy, friendly people who make you feel good about yourself. The others are either the sharks who make you feel bad and poor, or the tuna who want to complain about you. How do you become a better dolphin? Campbell writes that dolphins value learning, growing, reading books, taking workshops, attending classes and listening to CDs, as well as giving honest feedback when asked. Doing these things can also help you swim with the dolphins, she writes. Campbell's fishy analogy might start eyes rolling, but her underlying message about the types of relationships we choose to form can help anyone looking for financial peace of mind.

With a voice that drifts from uplifting inner dialogue for healthy living to insight from the latest Leonardo DiCaprio DVD, Campbell chitchats about positive messages, *Sex and the City*, body language, and her astrologer's premonitions. Campbell's eight strategies for self improvement touch on thousands of topics, but one singular concept is clear: "Think better thoughts and more Dolphins will swim into your life."



By Chellie Campbell

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We were happy to include Chellie's book in our debut issue of *Kiplinger's Book Reviews*! Each month we summarize two top financial books and review three additional current financial books to provide an interesting and valuable cross section of titles for our subscribers.

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