NAOMI SHERMAN

ADVICE FROM THE RICH



How to buy wisely, think one step ahead, and manage money without unnecessary haste.

PRACTICAL WORKBOOK
WITH TESTS AND TASKS

Naomi Sherman

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«Автор»
2026

Sherman N.

ADVICE FROM THE RICH / N. Sherman — «Автор», 2026

Why do some people always seem to have money — and you always seem to run out of it? It's not about salary. It's about one habit: they never rush.This is not a book about looking rich. It's about thinking like people who build capital: they distinguish price from value, calculate the full cost, refuse false urgency, and buy a useful result — not a mood.You'll see your own mistakes in everyday purchases — the air conditioner bought in peak heat, the trip paid for at the last minute, the clothes bought at peak hype — and learn how to buy smarter: when to wait, when to compare, when to say no.With sharp tests, practical workshops and a bonus exercise, you'll check a real upcoming purchase and make your first calm, profitable decision before you even finish the book.If you want money to stop slipping away — start here.

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ADVICE OF THE WEALTHY

How to buy advantageously, think one step ahead, and manage money without unnecessary fuss

Naomi Sherman

Preface

Wealth rarely begins with a large sum in an account. Much more often it begins with the habit of looking at money differently. One person buys a thing at the moment when it is advertised loudest: when everyone is discussing it, when demand is growing, when sellers promise "you'll make it just in time." Another person is able to wait. He notices seasonality, leftovers, changes in demand, payment terms, and the total cost of ownership. For him, waiting is not inaction, but a tool.

This book is not about how to look rich. It is about how to make decisions that over time make financial life calmer. An air conditioner can be bought during the heat of summer, when demand is high, or you can study models in advance and buy it during the low season. A trip can be paid for at the last moment because of the emotional desire to leave, or you can compare dates and conditions in advance. Clothes can be assembled from items that are currently at peak popularity, or you can buy quality pieces when the market lowers the price.

Here are collected principles of thinking that are often found in people who have managed to build capital: the ability to distinguish price from value, the desire to calculate the full cost, the ability not to give in to urgency, and the habit of buying not a mood, but a useful result. The examples of successful entrepreneurs in the book are composite stories: they do not describe specific real people, but show typical models of behavior.

The book is structured as practical reading. First — ideas and observations, then examples, and in the finale — a workshop with questions to yourself, answer options, and recommendations. The point is not to give a universal formula for every case. The goal is to teach you to notice the moment when an advantageous decision looks boring, because it is not accompanied by excitement.

Contents

Part I. Buy not when everyone is buying
Part II. Price, value, and hidden cost
Part III. Money loves preparation
Part IV. How people who create capital think
Part V. Composite stories of successful entrepreneurs
Part VI. Practice: decisions instead of impulses
Bonus. Workshop "My financial view"
Conclusion

Demand changes price

Analysis. Price does not exist separately from demand: when buyers simultaneously need the same product, the space for choice usually narrows. Therefore it is useful to look not only at the price tag, but also at the moment when the need arises.

Example. For example, before the start of the school year, a family is looking for a laptop for a child. If the purchase is needed specifically by September 1, it is better to finish comparing models and stores in advance, while there is still time to check several offers.

Advice. Separate the date by which the item is needed from the date when it must be bought. The greater the gap between them, the more opportunities to compare conditions and refuse an unfavorable option.

Conclusion. Managing the moment does not guarantee the minimum price, but it returns to the buyer the main advantage — the ability to choose without pressure.

Seasonality as an opportunity

Analysis. Seasonality affects not only clothing or vacations. In different categories, demand rises and falls throughout the year, so buying in advance can give more options for configuration, timing, and price.

Example. Imagine buying garden furniture at the end of the season. During this period, the assortment gradually shrinks, but for the seller it is already important to free some models from warehouse space. The buyer only has to compare the discount with how much a particular model actually suits him.

Advice. For large categories, note two periods — when demand rises and when it usually weakens. Compare not only the discount percentage, but also stock, delivery, and return conditions.

Conclusion. Seasonality becomes a tool only when the need and quality criteria are known in advance.

Air conditioner outside the heat

Analysis. An air conditioner is especially illustrative: during a hot period, the decision becomes urgent, and the choice of model, installers, and installation date may be limited. In a cool season, the need can be prepared without weather pressure.

Example. If it is known that the room overheats in summer, in autumn you can determine the required power, compare models, clarify the cost of installation, and choose a suitable installation location. In spring, all that remains is to check current conditions, rather than starting the search from scratch.

Advice. Consider an air conditioner as a set of four elements — equipment, installation, consumables, and subsequent maintenance. Comparing only the price of the device may hide a significant difference.

Conclusion. The best moment for such a purchase is determined not by the temperature outside the window, but by when the decision can be made calmly and with sufficient choice.

Holiday goods after the holiday

Analysis. After a holiday, some goods lose their urgency: packaging, decor, costumes, themed dishes, and accessories may be needed again only in a few months. This creates an opportunity to plan the next season in advance.

Example. For example, after New Year, you can buy neutral holiday decor for the next season. But saving makes sense only if there is storage space and confidence that the style and quality will remain relevant.

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