

THE 14 BEST

FINANCE BOOKS



NIKLAS GÖKE

Every year, GOBankingRates hosts a survey to collect representative data of how much money Americans save. In 2018, they found that 58% of them have less than \$1,000 in savings in the bank. But it gets worse. Over half of those people don't just have less than \$1,000, but \$0! That's bad.

Not because you should save, but because having no emergency fund puts you in a very vulnerable position. What if someone crashes into your car? Or you break a few bones? Things outside of our control can force us to pay up. You don't want to come up short when that happens.

That's just one of the most pressing examples why you should learn to manage your finances and personal finance books from financial experts are the best place to start. But what makes a good personal finance book?

At Four Minute Books, where we've reviewed and summarized over 700 books to date, we think the best finance books come down to three things:



01

PRACTICAL ADVICE

Money is a tangible thing, so whatever tips authors give should be easy to implement for you right away.



02

RELEVANT INFORMATION

Depending on your situation and goals, you might need a beginners book or a more advanced one.



03

INSPIRING STORIES

If a book is boring, it won't motivate you to take action. The easiest way to make a change is a good story.

Based on these three criteria, we selected the 14 best finance books for you to read.

Each of them is available on Four Minute Books, so you can read our free four-minute summary or get a copy for yourself. To make navigating this page easier for you, we broke the list down into different categories and created a table of contents. You can also jump back up here with the little arrow in the bottom right corner of the page.

Whether you've been unlucky, have bad financial habits, or just aren't good at math, after reading some of these books, you'll be well on your way to financial freedom!

TABLE OF CONTENTS

Best Finance Books Overall

01 **RICH DAD POOR DAD**
by Robert T. Kiyosaki

02 **MONEY: MASTER THE GAME**
by Tony Robbins

Best Finance Books For Beginners

03 **THE BAREFOOT INVESTOR**
by Scott Pape

04 **THE ONE-PAGE FINANCIAL PLAN**
by Carl Richards

Best Finance Books For Investors

05 **THE INTELLIGENT INVESTOR**
by Benjamin Graham

06 **THE LITTLE BOOK THAT BEATS
THE MARKET**
by Joel Greenblatt

Best Finance Books For Entrepreneurs

07 **THE MILLIONAIRE FASTLANE**
by MJ DeMarco

08 **THINK AND GROW RICH**
by Napoleon Hill

Best Finance Books For Saving Money

09 **I WILL TEACH YOU TO BE RICH**
by Ramit Sethi

10 **THE TOTAL MONEY MAKEOVER**
by Dave Ramsey

Best Finance Books For Retirement

11 **THE AUTOMATIC MILLIONAIRE**
by David Bach

12 **THE MILLIONAIRE NEXT DOOR**
by Thomas J. Stanley

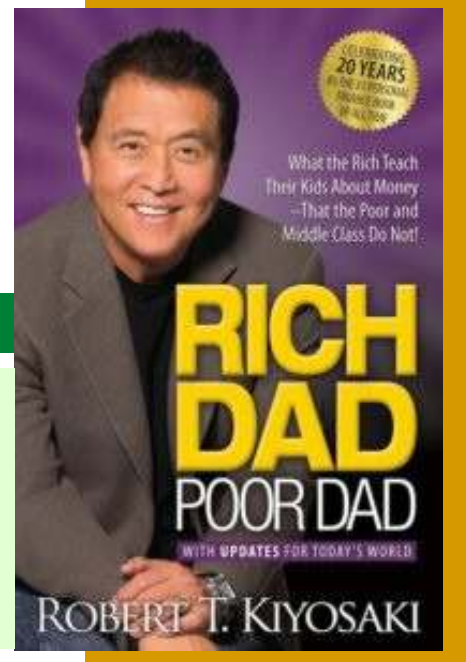
Best Finance Books For Financial Freedom

13 **THE RICHEST MAN IN BABYLON**
by George Clason

14 **SECRETS OF THE MILLIONAIRE
MIND**
by T. Harv Eker

01 RICH DAD POOR DAD

by Robert T. Kiyosaki



THE BOOK IN ONE SENTENCE

Rich Dad Poor Dad tells the story of a boy with two fathers, one rich, one poor, to help you develop the mindset and financial knowledge you need to build a life of wealth and freedom.

WHY DO WE LIKE IT?

Based partially on Kiyosaki's life, the story of a young boy who learns about money from two different sources is one of the most inspiring we've ever read. By the time you're done with the first part of the book, you'll feel extremely motivated to implement Kiyosaki's tips. The lessons are a good mix of how to approach money as a concept, basic knowledge of accounting, budgeting, and investing, and how to manage your money so it works for you. Because you're so likely to act on it, this is our favorite.

KEY TAKEAWAYS

1. Use your money to acquire assets, not liabilities.
2. Manage risks instead of avoiding them.
3. Work to learn, not to earn.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

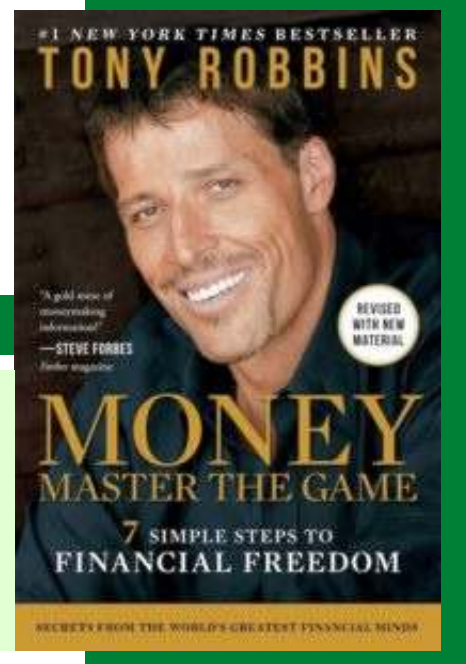
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02 MONEY: MASTER THE GAME

by Tony Robbins

THE BOOK IN ONE SENTENCE

Money: Master The Game lines out seven simple steps to financial freedom, based on the advice of the world's best billionaire investors, interviewed by Tony Robbins.



WHY DO WE LIKE IT?

Tony Robbins has dedicated a huge amount of research, nearly ten years, into this book. After the financial crisis of 2008, he decided to write it to help average people like you and I secure a good financial future. To do so, he leveraged his unique access to the world's best investors. After interviewing several billionaire financial legends, such as Ray Dalio, Warren Buffett, Jack Bogle, and others, he put together a complete template for taking control of your finances. It contains everything from mindset changes to saving tips to asset allocation. The transcripts of the interviews are worth the price of the book ten times over. **A must-read!**

KEY TAKEAWAYS

1. Never underestimate the exponential power of compounding interest.
2. Pick one of five financial goals to show yourself that financial freedom is within reach.
3. Diversify your investments by using a 3-bucket system.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

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03 THE BAREFOOT INVESTOR

by Scott Pape

THE BOOK IN ONE SENTENCE

The Barefoot Investor is an Australian farm boy's no-BS guide to taking charge of your personal finances with a simple system to eliminate debt, live in the now, and still retire in peace.



WHY DO WE LIKE IT?

Scott Pape is Australia's most trusted personal finance expert. His book has sold over 1,000,000 copies. Despite growing up on a farm, Pape later wanted to quickly gain financial independence by trading stocks. That didn't work out. Having seen how crooked his industry was, he decided to clean up. Today, he advises world-class sports teams and the Australian government on finance. He also went back to his farm and uses the simple life as a metaphor for managing your money. The book helps you take control in three phases: plant, grow, then harvest your money. He balances easy tips with radical advice. A great book for beginners!

KEY TAKEAWAYS

- 1. Simplify your money management by using different bank accounts.*
- 2. Shred your credit cards first, then start paying off your debt.*
- 3. Automate some of your retirement planning with index funds.*

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

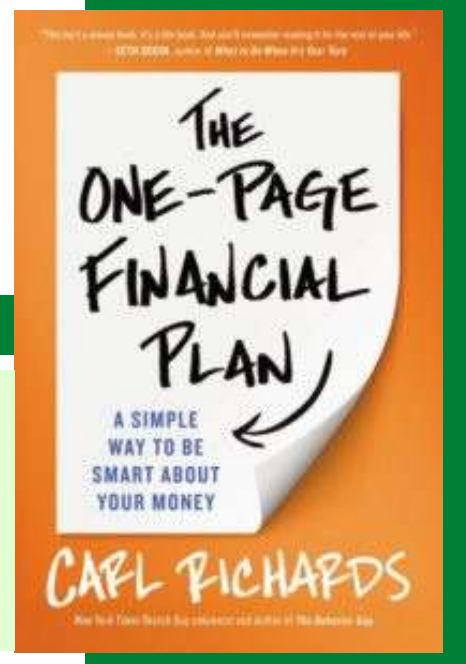
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04 THE ONE-PAGE FINANCIAL PLAN

by Carl Richards

THE BOOK IN ONE SENTENCE

The One-Page Financial Plan makes financial planning stop feeling like a burden for the less disciplined by helping you plan your entire financial future on a single page.



WHY DO WE LIKE IT?

Carl Richards has spent more than 40,000 hours over the last 20 years as a financial advisor, working at Wells Fargo, Merrill Lynch and many other reputable financial institutions. Eventually, he discovered he liked sketching concepts. Some of his drawings, which he shares on Instagram, even went viral. Now, they help illustrate the ideas that helped him and his wife plan their finances on just one piece of paper. His book shows you how to do the exact same by cutting out all the noise and focusing only on what's truly important to you.

KEY TAKEAWAYS

1. Set some goals, but stay flexible and fine-tune along the way.
2. Turn budgeting into a game to make saving fun.
3. View paying off debt as an investment in your future.

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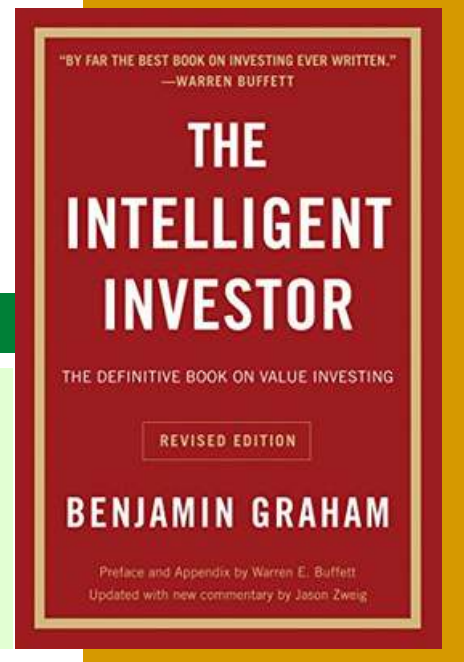
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05 THE INTELLIGENT INVESTOR

by Benjamin Graham

THE BOOK IN ONE SENTENCE

The Intelligent Investor explains value investing, which is focused on generating steady, long-term profits by ignoring the current market and picking companies with high intrinsic value.



WHY DO WE LIKE IT?

Warren Buffett says this is the single greatest book on investing ever written. And the man knows a thing or two about it, given he was the world's richest man for several years. Since its original publication in 1949, the book has only become more popular. It is on the classes Benjamin Graham taught, which Warren Buffett participated in. Value investors find companies with great fundamentals and buy their shares at a discounted price. After that, all they have to do is wait until the market catches up and their true value unlocks. An absolutely timeless classic.

KEY TAKEAWAYS

1. There are 3 principles to intelligent investing: analyze for the long term, protect yourself from losses, and don't go for crazy profits.
2. Never trust Mr. Market, he can be very irrational in the short and medium term.
3. Stick to a strict formula by which you make all your investments, and you'll do fine.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

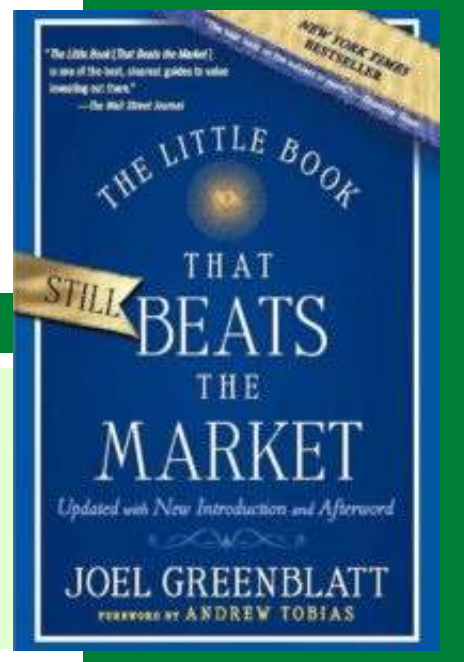
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06 THE LITTLE BOOK THAT BEATS THE MARKET

by Joel Greenblatt

THE BOOK IN ONE SENTENCE

The Little Book That (Still) Beats The Market is a step-by-step tutorial to implement a simple, mathematical formula when buying stocks which guarantees long-term profits.



WHY DO WE LIKE IT?

Joel Greenblatt is an investing legend. His investment company Gotham Funds had an annual return of over 40% for 20 years, from 1986 to 2006. With his simple formula, Joel has managed to turn Benjamin Graham's value investing approach into a system that only needs to be updated once a year. In 2005, he wrote it down to pass it on to his children. The result was this book, which became an instant bestseller. If you're looking for a specific, low-hassle investment approach, this is your best bet.

KEY TAKEAWAYS

1. Look at earnings yield and return on capital to evaluate stocks.
2. Rank and combine these two factors to find winning companies.
3. Be patient, it's what makes this formula unpopular, but effective.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

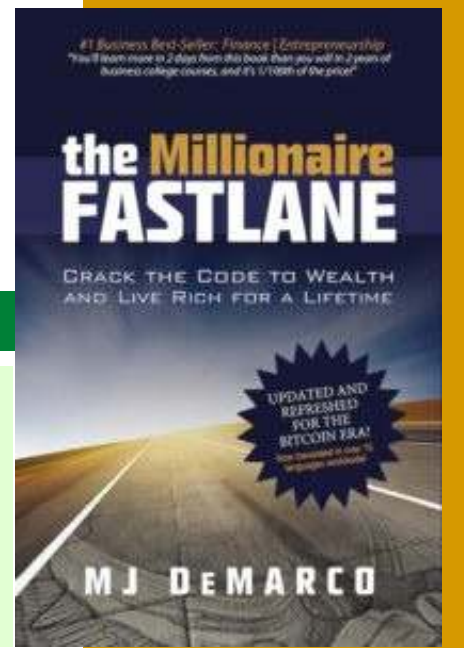
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07 THE MILLIONAIRE FASTLANE

by MJ DeMarco

THE BOOK IN ONE SENTENCE

The Millionaire Fastlane points out what's wrong with the old get a degree, get a job, work hard, retire rich model, defines wealth in a new way, and shows you the path to retiring young.



WHY DO WE LIKE IT?

This book must have the world's most misleading title. It's not a get-rich-quick-scheme at all. Instead, it's a story of persistence, boldness, risk-taking, and unconventional thinking. After seeing a man in a Lamborghini when he was a teenager, MJ DeMarco knew he wanted to be rich. But he didn't want to slave away for 40 years to get there. Eventually, after many twists and turns, launching, selling, and re-buying his own company, he retired at age 33 as a multi-millionaire. A great read for entrepreneurs!

KEY TAKEAWAYS

- 1. Wealth stands for 3 things, but not money: health, relationships, and freedom.*
- 2. At some point, you must make your income independent of your time.*
- 3. Think like a producer, not like a consumer.*

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

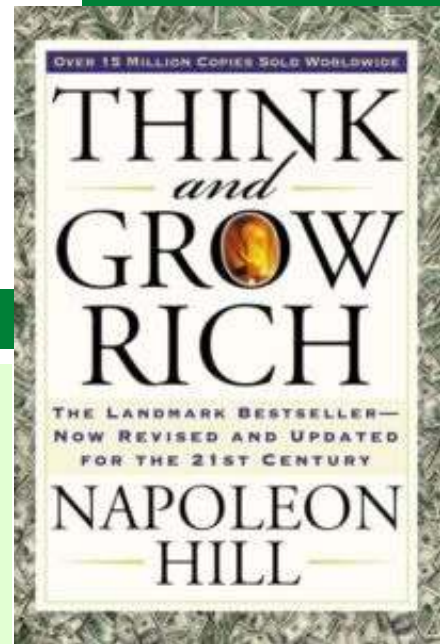
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08 THINK AND GROW RICH

by Napoleon Hill

THE BOOK IN ONE SENTENCE

Think and Grow Rich is a curation of the 13 most common habits of wealthy and successful people, distilled from studying over 500 individuals over the course of 20 years.



WHY DO WE LIKE IT?

This is likely the most popular book about money, habits, and all-around success in the world. After steel magnate Andrew Carnegie himself put him on to the task, Napoleon Hill interviewed successful individuals for 20 years. The result, his “philosophy of personal achievement,” was published in 1937 and has since sold 70 million copies. It’s a book about thinking, inspiration, vision, and doing whatever it takes to succeed. If you’re a young entrepreneur on the path to becoming a big shot, this is for you.

KEY TAKEAWAYS

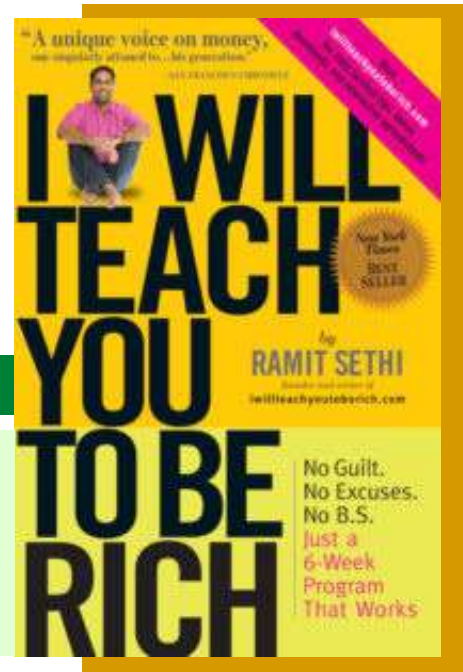
- 1. Use autosuggestion to build an unshakeable belief in yourself.*
- 2. Be stubborn and always stick to your decisions.*
- 3. Join a Mastermind group to cut your learning curve.*

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

READ ON FOUR MINUTE BOOKS

09 I WILL TEACH YOU TO BE RICH

by Ramit Sethi



THE BOOK IN ONE SENTENCE

I Will Teach You To Be Rich helps you save money on autopilot while allowing yourself to spend guilt-free on the things you enjoy.

WHY DO WE LIKE IT?

Ramit Sethi has a no-BS approach to everything. Initially, his finance blog started as a behavior change website from his dorm room in 2004. After selling a little ebook for a few dollars and seeing the magic of making money online, he doubled down on personal finance. 15 years later, his company GrowthLab makes millions of dollars in annual revenue with highly sophisticated online courses and workshops. His New York Times bestseller from 2007 will help you cut costs in every area of life, splurge on the things you enjoy, and automate your retirement planning. A down-to-earth perspective from someone who's done it!

KEY TAKEAWAYS

1. You're the only one responsible for your financial problems.
2. Know how much money you have coming in and then automatically direct it where you want it to end up.
3. Start investing today, even if it's just \$1.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

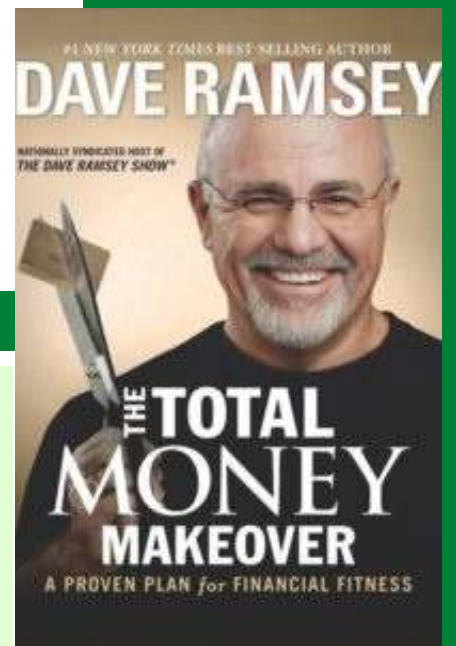
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10 THE TOTAL MONEY MAKEOVER

by Dave Ramsey

THE BOOK IN ONE SENTENCE

The Total Money Makeover shows you how to stop accepting debt as normal, eliminate it forever in small increments, and build the financial future you deserve in seven steps.



WHY DO WE LIKE IT?

The Dave Ramsey Show is one of USA's most popular radio shows ever. Ramsey helps people become debt-free, at which point they go on his show to talk about the experience. He also helps them with the emotional issues of tackling money and goes beyond mere mathematical tips. The book is an accompanying guide and has sold millions of copies. Ramsey encourages you to tackle your debts from small to large, then slowly start saving, and only invest after you've covered the basics. A rock solid approach!

KEY TAKEAWAYS

1. Before you do anything else, put away \$1,000 in an emergency fund.
2. Start paying down your debts, beginning with the smallest.
3. Grow your emergency fund until you have at least a three-month buffer.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

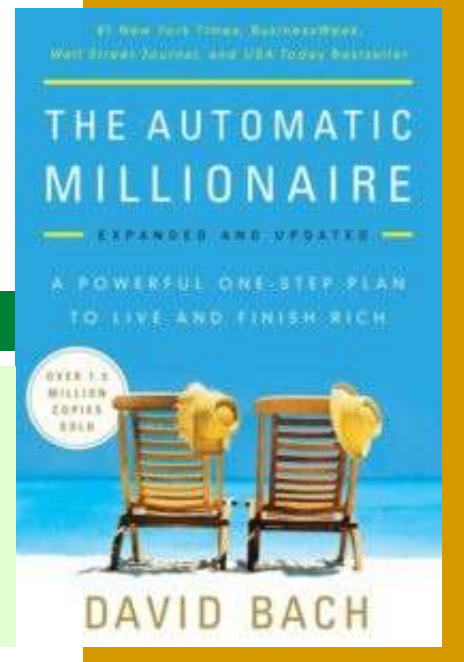
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11 THE AUTOMATIC MILLIONAIRE

by David Bach

THE BOOK IN ONE SENTENCE

The Automatic Millionaire is an actionable, step-by-step plan for building wealth without being disciplined by relying on fixed percentages, small payments, and automated transactions.



WHY DO WE LIKE IT?

When he was just seven years old, his grandma took David Bach to McDonald's. Over their lunch, she told him there are three types of people in the world: those who eat at McDonald's, those who work at McDonald's, and those who invest in McDonald's. She also helped him buy his first share of the company's stock. Wow! Way to start early. Years later, Bach became a vice president at Morgan Stanley. Today, he runs his own financial consultancy and publishes books. Seven of his twelve are New York Times bestsellers, and this one's his most practical template for simple and efficient wealth-building.

KEY TAKEAWAYS

- 1. Saving a little every day will go a long way.*
- 2. Pay yourself first to make sure you take care of your financial future.*
- 3. Automatic payments allow you to invest in a disciplined manner without being disciplined yourself.*

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

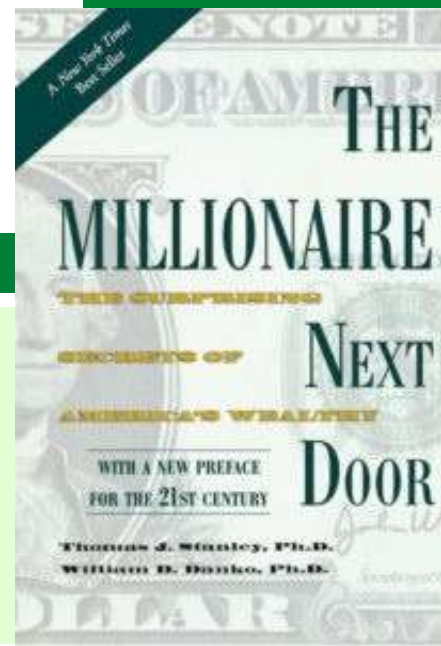
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12 THE MILLIONAIRE NEXT DOOR

by Thomas J. Stanley

THE BOOK IN ONE SENTENCE

The Millionaire Next Door shows you the simple spending and saving habits that lead to more cash in the bank than most people earn in their life while helping you avoid critical mistakes on your way to financial independence.



WHY DO WE LIKE IT?

Sadly, Thomas J. Stanley died in a car accident at 71 years old. However, his legacy lives on with this book, which was the result of years of research. Stanley and his co-author William Danko studied people with normal incomes and high net worths for decades. This book contains their conclusions. After reading it, you'll know how to avoid becoming a UAW – an under-accumulator of wealth. Most people could save half their income or more. This book shows you why that's well worth the effort in the long run.

KEY TAKEAWAYS

1. Save responsibly from the moment you first start earning more than you need to live.
2. Use a simple net worth formula to calculate if you're falling short of your financial potential.
3. Avoid economic outpatient care – spending too much money supporting others – to reach your goal.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

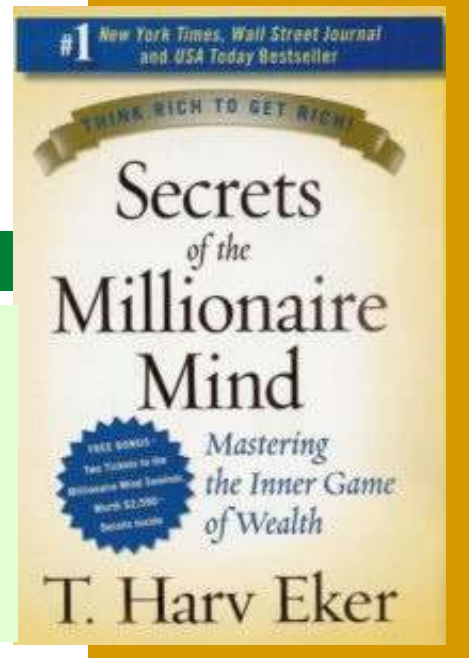
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13 SECRETS OF THE MILLIONAIRE MIND

by T. Harv Eker

THE BOOK IN ONE SENTENCE

Secrets Of The Millionaire Mind suggests our financial success is predetermined from birth and shows us what to do to break through mental barriers and acquire the habits and thinking of the rich.



WHY DO WE LIKE IT?

After an absolute rollercoaster of building, selling, losing, and failing at over a dozen businesses, T. Harv Eker analyzed his own relationship with money. When you both make and lose millions rapidly, chances are, something with your wiring's off. He found he'd just emulated his parents' financial strategies, and so do most of us. This book will help you undo the damaging aspects of that wiring and replace it with solid financial thinking and habits.

KEY TAKEAWAYS

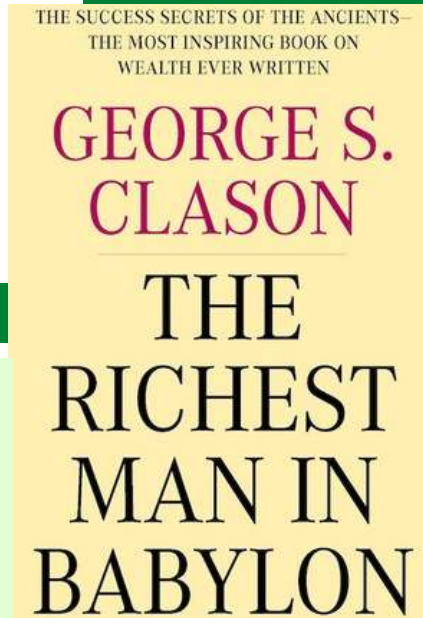
- 1. You naturally tend to replicate your parents' income strategies.*
- 2. If you want to control your finances, you first have to realize you're the one at the wheel.*
- 3. Don't despise rich people or you'll never become rich yourself.*

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

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14 THE RICHEST MAN IN BABYLON

by George Clason



THE BOOK IN ONE SENTENCE

The Richest Man In Babylon gives common sense financial advice which you can apply today, told through tales and parables from the times of ancient Babylon.

WHY DO WE LIKE IT?

George S. Clason, a soldier, businessman, and writer, was smart when he published this book in 1926. Instead of giving boring advice without any credibility, he wrapped his lessons into stories from the Babylonians. Generally believed to be an astonishing people, they lent George the power to transfer these lessons to us. The advice is as sound today as it was back then.

KEY TAKEAWAYS

1. Live below your means.
2. Learn how to be lucky.
3. Never take on debt.

If you want to learn more, you can read our free four-minute summary or get a copy for yourself.

[READ ON FOUR MINUTE BOOKS](#)

We've summarized over 700 books to date, many of them about money. In our opinion, these are the best finance books to start learning more about money.

Improve your financial knowledge, reduce your spending, start saving and investing, and you'll be well on your way to financial independence.

What are you waiting for? Start reading our best finance books today!

