

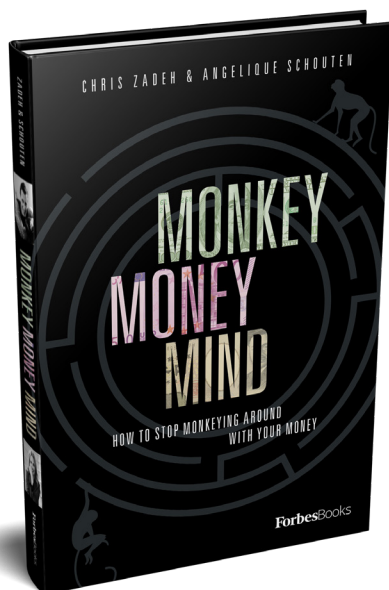
# WHY WE STOP THINKING WHEN WE START SPENDING

In *Monkey Money Mind*, Chris Zadeh and Angelique Schouten work together in pursuit of the answer to one question that has bothered them for years: Why are so many financial decisions based on feelings rather than hard facts?

The two authors arrived at this nagging question on their own. Having come from humble beginnings when money was always tight, neither Chris nor Angelique had the luxury of being reckless with their money. And the more sensible they had to become with their finances, they began realizing just how irrational financial decision-making can be.

That doesn't mean they always got it right. The advice in *Monkey Money Mind* is accessible, and comes from a place of understanding. The authors know the financial struggles people endure and the recurring mistakes we make with our money. Both Chris and Angelique endured those struggles themselves and have made their share of money mistakes.

In *Monkey Money Mind*, Chris and Angelique explore the psychological influences that spur our irrationality and mute our reason when it comes to financial decision-making. Featuring interviews with notable contributors such as Nobel Prize winner Dr. Harry Markowitz, Osher Günsberg, Frederique van der Wal, Pat Williams and Carla Moore, Chris and Angelique tell in a light and simple way why we stop thinking when we start spending.



## MONKEY MONEY MIND

HOW TO STOP MONKEYING AROUND  
WITH YOUR MONEY

ForbesBooks, 2019

“Our Monkey Money Mind’s incessant chattering affects even the most brilliant financial giants, challenging their ability to discern the rational from the emotional when it comes to investment decisions, demanding our attention and distracting us from the path to success.”

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## ABOUT CHRIS ZADEH

CHRIS ZADEH is the founder of the first cloud-based core-banking engine, Ohpen, and previously served as the chief engineer of the first online broker in Europe, BinckBank, where he built the bank's platform for the Netherlands, Belgium, and France. He would later serve as the managing director of the Netherlands branch, overseeing strategy and operations.



## ABOUT ANGELIQUE SCHOUTEN

ANGELIQUE SCHOUTEN has over a decade of experience in retail banking, insurance, asset management, and FinTech. She was responsible for running the first robo-investor in the Netherlands, and is the cofounder of two start-ups, Cloudtract and Sportz Guru. Angelique currently serves on the global board of Ohpen as chief commercial officer, and previously worked as the CEO of Ohpen UK.



"While the rational mind may focus on the future, the *Monkey Money Mind* is squarely focused on the present," says Schouten. The *Monkey Money Mind* seeks instant gratification, and that is the biggest challenge, especially when it comes to money. Decisions become driven by passion and emotion rather than reason and hard facts.

Told through the experience of protagonist and reader surrogate Tobin, each chapter of *Monkey Money Mind* examines different Monkey Mind decisions we're all forced to confront at some point. Poor spending habits, putting trust in predatory "experts," and why we think so differently when it comes to money won versus money lost are all explored, while the phenomena that drive these problems, like confirmation bias, loss aversion, and disposition effects are brought out from the forgotten corners of our minds and into the light.

More than a financial How-To book, *Monkey Money Mind* challenges readers to think differently about their money and financial choices. It unveils how it's possible to make sense of what we do with our cents and evolve our Monkey Mind to achieve desired financial futures.

Chris and Angelique are both supporters of protecting nature and animals. As the difference between humans and apes is so small, they decided that all proceeds of the book will go to charity: The Gorilla Organization (TGO). TGO takes a new community-led approach to conservation so impoverished communities in the area can earn a sustainable income without having to rely on the natural resources found in the gorilla's forest home.



"I was twenty-five years old [when] I finally realized how poor my financial state was. I realized there's much more I want to do with my life, and I needed credit to do it, and I turned everything around."

— Carla Moore, senior executive at HBO and bestselling author

"I found myself unemployed at thirty-nine years old and paying rent out of my savings. What is your life going to be like when you can't work? Put some cash away, man!"

— Osher Günsberg, TV personality  
and host of *The Bachelor* and *The Bachelorette*, Australia

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