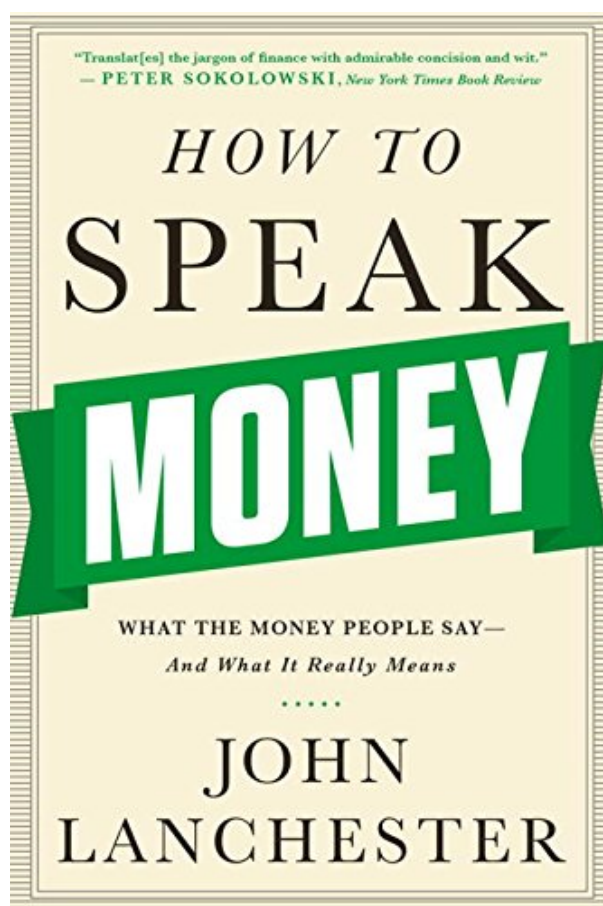


HOW TO SPEAK MONEY: WHAT THE MONEY PEOPLE SAY-AND WHAT IT REALLY MEANS BY JOHN LANCHESTER



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“One of the world’s great explainers of the financial crisis and its aftermath.”?Michael Lewis

To those who don’t speak it, the language of money can seem impenetrable and its ideas too complex to grasp. In *How to Speak Money*, John Lanchester?author of the New York Times best-selling book on the financial crisis, *I.O.U.*?bridges the gap between the money people and the rest of us.

With characteristic wit and candor, Lanchester reveals how the world of finance really works: from the terms and conditions of your personal checking account to the evasions of bankers appearing in front of Congress. As Lanchester writes, we need to understand what the money people are talking about so that those who speak the language don’t just write the rules for themselves.

Lanchester explains more than 300 words and phrases from “AAA rating” and “amortization” to “yield curve” and “zombie bank.” He covers things we say or hear every day?such as GDP, the IMF, credit, debt, equity, and inflation?and explains how hedge funds work, what the World Bank does, and why the language of money has gotten so complicated. Along the way he draws on everything from John Maynard Keynes to the Wu-Tang Clan, Friedrich Hayek to Thomas Piketty, *The Wealth of Nations* to *Game of Thrones*.

A primer, a polemic, and a reference book, *How to Speak Money* makes economics understandable to anyone. After all, “money,” as Lanchester writes, “is a lot like babies, and once you know the language, the rule is the same as that put forward by Dr. Spock: ‘Trust yourself. You know more than you think you do.’”

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- Binding: Paperback
- 288 pages

Features

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Most helpful customer reviews

43 of 43 people found the following review helpful.

Demystification of finance

By Contrarian

Great book that explains banking and finance in understandable terms.

If you want an idea of what this book is about, you can search for the author's recent *New Yorker* article "The Danger of Financial Jargon"

The book has clear explanations and examples of how jargon can be used to confuse and intimidate people -- both individuals engaging in financial transactions and regulators trying to oversee the banks. The book is well-written, intelligent and entertaining.

The core of the both is a lexicon explaining clearly the meaning of terms such as "Securitization", "QE2", "CDO" or "Credit Default Swaps" that you may have heard in the financial press but never understood. Until

2008, you could make a case that you could just ignore all of this. But since millions of people have been thrown out of their jobs or lost their homes as a result of the financial crisis -- not to mention the enormous amount the government lent to bail out the banks -- all of us should have some understanding of finance that has become so important to the way the economy works. This is a good place to start.

Another benefit of reading this is that you may feel less intimidated by the small print in a mortgage or credit card agreement.

6 of 6 people found the following review helpful.

Great book for people who act like they already know it all

By WDE

I bought this book for my college-age son who plans to major in business or economics at UC Berkeley. I had heard John Lanchester interviewed by Michael Lewis ("Moneyball") and a strong point that Mr. Lanchester made in that interview was that he wrote this book for the many people who don't understand money terms and sometimes pretend like they do. When I gave it to my son he thanked me profusely and started reading it right away. He thinks it's very useful for him right now and will continue to help him in his future career.

5 of 5 people found the following review helpful.

Speaking Money is Awesome

By Ted Gains

I can't say enough about how informative this book is.

John Lanchester has an uncanny knack for articulating verbal mysteries that you didn't even realize you had been wondering about.

Example: It had never occurred to me that the word "fiscal" and the word "monetary" had different meanings.

But they do.

And now I know what they mean.

If you read this book, you will too.

John Lanchester, sir, you are a boss.

Thanks for writing this book.

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