Chancellor's Reading Club Selection for 2012

*The Wealth Cure: Putting Money In Its Place* by Hill Harper

Fayetteville State University
Charles W. Chesnutt Library

The following guide contains a compilation of information about the book, book reviews and a transcript of an interview with the author, Mr. Harper. Links and full-text are provided to the content. This material is copyrighted and compiled for educational use. Credit should be given if the material is utilized. If you have any questions about this guide, please contact Jan Whitfield by email at jwhitfield@uncfsu.edu or by phone at 910-672-1750.

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**Author**  
Harper, Hill, 1966-

**Title**  
The wealth cure : putting money in its place / Hill Harper

**Publisher**  
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**Location**  
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The perennial *New York Times* bestselling author helps readers discover how to put money in its place and use wealth-building as a tool for joy and fulfillment.

Hill Harper is uniquely poised to guide readers through tough times and offers bestselling advice for reaping the rewards of a truly happy life. With *The Wealth Cure*, he does more than that: He presents a revolutionary new definition of wealth, motivating readers to not only build financial security but to also achieve wealth in every aspect of their lives.

Using his own journey as a parable, Harper inspires the reader to evaluate their values while explaining the importance of laying a sound financial foundation and how to recognize the worth of your relationships and increase the value of your interactions with the people in your life. Drawing on his personal recollections and true stories from family and friends, Harper helps readers begin to see money not as a goal but as a tool that provides freedom for following their passions. The keys include investing in yourself, tapping the resources you need, and taking responsibility for how those resources are used. Far from a get-rich-quick primer, *The Wealth Cure* brims with inspired wisdom for building a lasting bounty from the experiences, loved ones, and achievements that really matter.--From publisher description
When personal health is compromised, it naturally prompts a reevaluation of life goals. This is the impetus and concept behind CSI: NY actor Harper's (Letters to a Young Brother) latest work. With happiness as a new priority, he investigates how to free oneself from the chains of materialism and the quest for wealth to focus on more important objectives such as personal satisfaction. To cure the sometimes frenetic pursuit of wealth, Harper successfully applies the regimen that was used to treat his illness: diagnose, treat, comply, maintain, thrive. He provides tangible ways for people to prioritize their own goals and refocus their lives. VERDICT While some of the author's anecdotes make one wonder whether he truly comprehends the position of privilege from which he speaks, his pragmatic advice would be generally beneficial to society. A comparable work is Laura Rowley's Money and Happiness: A Guide To Living the Good Life. This is an inspirational read for those interested in financial self-help and freedom, with a little celebrity autobiography sprinkled in. [See Prepub Alert, 3/21/11.] Poppy Johnson Renvall, Central New Mexico Community Coll. Lib., Albuquerque (c) Copyright 2011. Library Journals LLC, a wholly owned subsidiary of Media Source, Inc. No redistribution permitted.

In this motivational title, Emmy Award-nominated actor Harper (Letters to a Young Brother) wants to help readers redefine success and reset their priorities about money. To do so, he draws on his professional experiences: his leap from Harvard Law graduate to successful actor; his recent diagnosis of thyroid cancer; and how he dealt with the unsettling news. While Harper's own narrative and stories of his friends and family prove captivating, the book loses much of its steam when the discussion shifts to monetary wealth. The advice that Harper doles out is rudimentary at best: "Credit card interest payments are the dumbest money of all." Chapters on household budgets and car purchases offer few new insights. The reader will be left with insights on Harper's personal perspective, but little inspiring or engaging information to facilitate their own financial growth. (Sept.) Â© Copyright PWxyz, LLC. All rights reserved.
Actor and author Hill Harper dispenses can't-buy-happiness philosophy in his new book *The Wealth Cure: Putting Money in Its Place* (Gotham/Penguin, $26). At its heart is advice for avoiding the predicaments that pile up when we obsess about material gain.

Debt tops the list. "Whether it's your own personal finance or governmental debt, it can have a huge negative impact on the way we conduct our lives," he told *The Price of Fame*. "It's amazing many of us are blind to it as we're running it up."

The topic was unavoidable. Harper gave the interview during the same week the nation played chicken with the debt ceiling and the stock market threatened to flush us down the toilet a la 2008. The uncertainty reinforced his message to see money as a tool, not as a result. The "cure" in the title draws parallels between the remedy for societal sickness over money and Harper's fight against thyroid cancer, which took place while he was writing the book. (He recently received a clean bill of health.)

Harper, 45, isn't averse to fiscal comfort. He earns a substantial living playing Dr. Sheldon Hawkes on the CBS crime drama *CSI: NY*. He's also the author of the bestseller *Letters to a Young Brother* and the recent *The Conversation: How Black Men and Women Can Build Loving, Trusting Relationships*. "We don't want to act like money isn't important," he said.

*The Wealth Cure* could fit comfortably in the self-help or personal finance aisle, melding together life strategies, wisdom from family and strangers he meets on a cross-country train ride, and nuts-and-bolts budgeting advice. It's a guide that doesn't promise to get you rich quick, but to quickly help your life get richer.

As someone who has succeeded in acting and writing after graduating from Harvard Law School (where he befriended a fellow student named Barack Obama), Harper might be hard to accept as an Everyman -- even if he did mop floors at night as he tried to break into show business. But his battle against a life-threatening illness provides an urgent perspective that could appeal to people of any background.

When the subject came up, he pointed out how medical costs cause the most personal bankruptcies among Americans. Hill said he was lucky to have health insurance through the Screen Actors Guild. He urged even the poor to explore some sort of coverage to avoid financial catastrophe. He also encouraged everyone across the economic spectrum to save, because studies show that socking away even small amounts is enough to make people feel better about themselves.
On the flip side, the author explained that he isn’t trying to scare the more prosperous into welding their wallets shut, as a lot of personal finance books do. "They want to make you feel guilty for spending anything," he said. "That’s not a way to live. That’s not a way to be happy. If you really use money as a tool, it should not cause a measure of guilt. It should be something you’re using proactively. My computer is a tool. A wrench is a tool. If we see money that way, we won’t feel guilty."

A home entertainment system purchased with plastic -- and damn the carryover balance -- isn’t a tool. The Wealth Cure differentiates between smart money and dumb money. Dumb money is spending on items that will cost you more over time. Big-ticket electronics and other depreciating assets that can carry monthly interest, such as expensive cars, qualify. Smart money, such as tuition for an education, constantly increases in value. TPOF reminded Hill that his art collection doesn’t appreciate all the time -- but Hill countered that it always inspires him, which makes it smart money.

"The smartest money is not some monetary investment, but it’s really investing money in yourself," he said.

The craziest money of all, then, belongs to the addicted. Hill has a warning (and a prescription in the book) for those poisoned by the pursuit of lucre. "It’s a never-ending chase," he said. "You’ll never be fulfilled."

Harper’s Uncle Frank summed it up on page 121: "If you are making any decision solely based on money, then it is the wrong decision."

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**Book Review Article in USA Today**


In his new book, The Wealth Cure: Putting Money In Its Place, Hill Harper takes you on several journeys — a train ride from Los Angeles to Chicago, an introspective look at life as he deals with a cancer diagnosis, and a spiritual quest to explore the true meaning of wealth. Along the way, the CSI: NY star offers advice about money management — and life — seducing readers with raw, even painful, honesty about himself.

"The Wealth Cure: Putting Money In Its Place," By Hill Harper; Gotham Books, $26.00

This combination of personal reflection and practical information is part of what has earned Harper a spot on The New York Times Best Sellers list with three previous books.

Early in The Wealth Cure, he hangs out with a friend who spends so much at a nightclub that the author thinks of "how many school uniforms, musical instruments, or computers that money could have provided. This type of
conspicuous consumption bothers me especially when it's obvious that a lot of this floss is more than likely covering up a deeper insecurity that spending money isn't about to fix."

That quote is our first cue that this is a different kind of financial book, one that not only urges us to look at how we use our money but also at how we define wealth. It's as much about personal philosophy as about advice on building a solid financial future.

A pensive three-day train ride from Los Angeles to Chicago comes after an endocrinologist's proclamation: "Hill, we believe you have thyroid cancer … the worst kind." On the journey he works on this book, mixing his research and advice from financial experts with real life experiences of people he meets on the train.

"True happiness," says Harper, "is having our life balanced and organized so we are free to pursue any dream."

He approaches building wealth using the same method he believes he must use to rebuild his health. Readers are led through a series of questions to help them diagnose their financial situation, then offered treatment options. To help readers stick with the plan, Harper delves into our habits and his. He offers advice such as how to clean up your credit score and the importance of shifting your attitude from one in which decisions are made based on fear to one where the focus is on gratefulness.

Harper has a knack for showing his humanity and thus making our mistakes seem normal and surmountable. Like many people, he uses affirmations and he gives us examples: "I am a great investor of my time and my money; I am confident that I will reach my goals."

He arrives in Chicago to discover life’s circumstances have improved greatly for the friend he had come to check on. On the trip, Harper has taken inventory of his own life.

"I realized that the two biggest happiness stealers in my life are the areas of health and debt," he notes. To give happiness a better chance, Harper lives by certain "Wealth Factors," including being credit-card debt-free and continuing to act in and create projects that uplift, inspire and entertain.

The epilogue assures us that Harper’s thyroid was successfully removed. There was no lasting damage to his voice, and his journey inside himself seems to have led him to a brighter plateau.

Review Article in the Griot
You might say Hill Harper is the quintessential “Renaissance” man. Best known as an actor on TV shows like CSI: NY and such feature films as For Colored Girls, the Ivy League grad (Brown and Harvard) is also passionate about making a difference in the world.

Harper is the founder of Manifest Your Destiny, a non-profit that targets underserved youth and communities. The 45-year-old Iowa native is also a best-selling author whose books aim to encourage young people, as well as men and women seeking to build better relationships.

Now Harper has penned a fourth book, The Wealth Cure: Putting Money in Its Place (Gotham Books). The self-help guide offers financial advice, while also examining the meaning of true wealth — blessings like good health, family and love — that money can’t buy.

Now Harper is on a cross-country book tour that’s already hit such cities as New York, Atlanta, and Washington D.C. theGrio caught up with him by phone and later at Baltimore’s Enoch Pratt Free Library, where hundreds braved pre-Hurricane Irene conditions to attend a book signing. Afterwards, Harper spent more than two hours autographing book copies and taking photos with fans.

theGrio: Why’d you write The Wealth Cure and why now?

Hill Harper: I believe that our addiction to money and chasing money has us collectively and individually trapped in a cycle in that has in part created the debt crisis — individually and well as what we see in government. Through my foundation I talk to families and young people and ask them what it would take to live their best life. To a person — whether black, Latino — the number one reason why people are not doing intuitively what they want to do, involves money-based excuses.

They say, ‘Hill, I wanna start this business, or go to this school, or do this or that.’ We have learned to use money as a scapegoat and a proxy to stop living our true wealthy lives. I wanted to take the excuses off the table and help people “cure” that debilitating relationship with money.

What are some of the principles you espouse in The Wealth Cure?

The techniques involve a diagnosis of your fiscal health, a treatment plan, and compliance. It takes discipline, but if you maintain your financial health and wealth, then you thrive. It’s very old school in a way; this is a value based book that goes back to the basics: things like saving, and not cheating people.

Some may wonder if a rich celebrity can identify with the money woes of average Americans?

I wasn’t born with money. There were times in my life after college when I turned down a six-figure salary to take a job as a waiter to be free to go out on auditions and pursue my acting career. We all have fear around money. Those without it, want more of it. Those who have it, have a fear of losing it. Money is necessary, but there’s a place for it. If you don’t have things like your health, you’re not wealthy at all, anyway, and money doesn’t matter.

Speaking of health, last year you dealt with a stunning thyroid cancer diagnosis. You took a train trip that wound up being both a literal and a spiritual journey and shaped this book. How are you doing?
It was extremely frightening. The surgeons had to remove my thyroid and the surgery was sensitive. Had they nicked a vocal nerve, it could have had a catastrophic effect on my acting career. I’m doing fine. My father, uncle and grandfather died of cancer, but I am claiming good health.

You’re a member of Alpha Phi Alpha Fraternity Inc., which Dr. Martin Luther King Jr., pledged years ago at Boston University. Now there’s a new King memorial on the National Mall. Do you think Dr. King’s legacy ties into your book in any way?

Absolutely. He was battling poverty, equality and justice and my book is all about dealing with those issues. One thing I talk about is building wealth generationally. African-Americans transfer the least amount of cross-generational wealth per dollar earned, of any distinct group. It’s almost as if each generation is starting at square one.

What do you think of the King memorial?

The memorial is awesome. I was proud to be the host and serve as a producer of a documentary called Alpha Man: The Brotherhood of MLK which is airing on BET. Dr. King gave the keynote at the Alpha’s 50th convention, and I did interviews with his last surviving line brother, Herman Hemingway of Boston, and others behind the scenes of the Freedom Rides.

Were you very familiar with the civil rights movement?

I knew about the movement, but not as much about the players and individuals who supported it on a deeper level and aren’t in history books. But for their presence — and their institutional, spiritual and financial support — the movement would not have happened and taken hold as it did. The monument is not only honoring Dr. King, but all of them, really.

All of your books are geared towards empowering others. You and President Obama are friends, dating back to your law school days at Harvard. Do you have any interest in running for office?

I don’t see that right now, though I always joke with the President that I’m the one with a Masters in government! [Laughs]. There’s so much power politics in this country, but I believe that I can engage and affect the best level of change outside of the political sphere. I’m trying to make a real impact by nurturing a sense of community.

The president has talked about the need for all of us to expand our circle of care. Ask yourself, ‘What can I do?’ That may mean volunteering at a local public school even if your kids don’t attend. You might think, ‘Why would I go, I don’t have a connection.’ But you do. We’re all part of a larger community.
The triple-threat actor, author and community activist believes in sharing the life lessons he has learned along his journey, in hopes of helping others to live their best lives. In his latest book, *The Wealth Cure*, he fuses the lessons with wealth, bringing awareness to our personal and somewhat dysfunctional relationship with money.

BET.com recently sat down with Harper in a conversation that included his new book, the Tyler Perry–Spike Lee feud and his college buddy, President Barack Obama.

**In your opinion, what is the best course of treatment to get people and their bank accounts on the road to recovery?**

The first step is diagnosis. Most people aren’t honest with themselves about money. It’s interesting, there was a study that came out that said people are more apt to talk about infidelity than how much they earn! Money is almost a taboo subject. We have to be honest with ourselves about what money we have, what we are earning and what are we spending it on. It’s really a transparent process.

**In the book, you pointed out that ESPN sounds more like CNBC with the stories being more focused on the million dollar contracts versus the game’s final score. How much of a role does the media play in our society’s hyper consumerism?**

Huge! The media is convincing people that if you have that “next thing,” that diamond, the right car, then you’d be happier. We’ve been taught the wrong things about money from the beginning. We use money to try to replicate happiness. The media realized if they can make an emotional connection to you around purchasing something they can get your money.

**Let’s talk politics, which controls our wealth. Do you think any of the criticism President Barack Obama has received on his handling of the debt ceiling has been fair?**

The criticisms levied at the president around the debt issue has so much more to do with political maneuvering and politics than the actual accuracy around who is handling what correctly. The president, in my opinion, wants to do what I call in my book, “smart money” versus “dumb money.” He is attempting to refocus government expenditures and activities on things that actually are investments in the country.

**You were in Spike Lee’s *Get on the Bus* and Tyler Perry's *For Colored Girls*. What do you think about the back and forth the two have gone through in the media — Spike saying Perry’s work is similar to minstrel shows and Perry telling Spike to go to hell?**
I don’t pay much attention to that, but it is very hurtful when I hear it because I don’t want wonderful people that I really respect, love and care about fighting. There is plenty of room for everyone to tell their stories, to be dynamic, creative and work hard to tell the types of stories they want to tell. When stuff becomes more personal, a lot of times that comes out of a different place than the artistic mindset and that may have to do with issues that could be ego. I like tolerance and taking the Rodney King approach, “Can’t we all just get along.” [Laughs]

You were on last season’s Real Housewives of Atlanta counseling Cynthia and Peter. What are your thoughts on reality television?
I believe that reality TV should be called “not reality” TV, it's fiction. I’ve known Cynthia for years, she asked if I could come over and work through the questions for couples that were in my book The Conversation. She felt that if they attempted to answer these questions on their own they may argue and Peter did not want to go to some relationship counselor he didn’t know. Now, [Pause] I am not a relationship counselor. “Relationship Expert” was written under my name, which I didn’t approve! [Laughs] It’s fake! I just went over there to work through the questions with two friends.

Kim Kardashian married Kris Humphries this past weekend. What would be the perfect wedding gift for Kim and her new hubby?
Kim guest starred on CSI: NY once and she was such a sweet girl. I would give them his and her copies of The Wealth Cure because most pro athletes are broke five years after they retire. Why? Most never really learned the skills that involve keeping and maintaining money, they just learn the skills of what they do on the court or on the field. Kim should learn these lessons as well because she can do a lot of different things with the money she is making. Maybe if they start having problems I’d send them The Conversation, but it sounds like they don’t need it. [Laughs]

Why should the BET.com audience run out and buy a copy of The Wealth Cure?
One of the worst and most disheartening data points that I came across when doing research for The Wealth Cure was that African-Americans passed on the least amount of cross generational wealth of any distinct group. We don’t save, we don’t take out life insurance policies, we don’t invest and we don’t pass wealth on to successive generations. Hopefully our financial literacy will be raised because we need to raise it in our community, we just have to!

The Wealth Cure is available now.

(Photo: Nikki Nelson/WENN.com)

Interview on PBS with Tavis Smiley

The CSI: NY star discusses his cancer diagnosis and how it inspired his new book The Wealth Cure: Putting Money in Its Place.

With two Harvard graduate degrees (in law and government), Hill Harper could be a partner in a prestigious law firm. Instead, he pursued his passion for the performing arts. The Iowa native began acting at age 7 and continued while in college. He has numerous stage, film and TV credits and is on a mission to create interesting characters that play against stereotypes, which he does in CBS’ CSI: NY. Founder of the MANifest Your Destiny Foundation, Harper is also a best-selling author, whose titles include The Wealth Cure: Putting Money in Its Place.
Tavis: Pleased to have Hill Harper back on this program. The talented actor continues his role on “CSI: New York,” of course. What, eight seasons now?

Hill Harper: This is eight seasons, yeah.

Tavis: And is out now with a new book called “The Wealth Cure: Putting Money in its Place.” Hill, good to have you back on the program.

Harper: It’s great to be here.

Tavis: I’m not going to lie – when I first saw this book come across my desk, my first reaction was, “So Hill Harper is Suze Orman now?” (Laughter) This Negro is acting, and then he’s writing books about relationships, now he’s writing books about wealth.

Harper: You know what?

Tavis: I thought that initially until I actually got in the book and I understood, honestly and seriously, understood why you were compelled to write this, and there’s a backstory to why you’re writing a book about “The Wealth Cure,” and I’ll let you tell the story.

Harper: Well, it’s a combination thing. With my foundation, the Manifest Your Destiny Foundation, I deal with a lot of young people, a lot of old folks, a lot of – and we talk about what do you want your life to look like, what do you want to do? Most of them come back with an excuse that’s centered around money, meaning, “I would go to school, Hill, but I don’t have the cash,” “I’d start this business, but I don’t have.”

So I wanted to delve into money, wealth and all of that, but in the midst of writing that I was actually in Atlanta shooting a movie for “Colored Girls” with Tyler Perry, and I woke up one morning and I couldn’t swallow. I called a friend of mine who’s a doctor in Atlanta. Immediately we did a biopsy. I was diagnosed with a pretty serious form of thyroid cancer.

In the midst of writing this book about money, wealth, your life, and it made me take a real step back. That’s what the cure relates to in the title, “The Wealth Cure.” But I realized one thing – I realized that the same methodology the doctors were using to cure me we could use to cure our financial issues.

So I applied the same techniques – diagnosis, treatment plan, compliance, maintenance, and then hopefully thrive. That’s really the basis of what makes “The Wealth Cure,” the book.

Tavis: I want to come back to “The Wealth Cure” in just a second, but first, if I can, since you raise it, talk about your personal cure, your health cure. You and I have known each other for a lot of years and I can’t imagine what it must be like at your age, at your young age, when everything’s flowing for you in the right way, you’re on a big hit TV show and best-selling books.

Harper: You think you’re invincible, yeah. (Laughs)

Tavis: You think you’re invincible and all that stuff. How do you handle a doctor telling you you have cancer?

Harper: You know what? It really got me, I’ll be honest. My father passed from cancer in 2000, his brother died of cancer before that. My grandfather died of cancer. So the male line, that Harper line of men, cancer has gotten us. I knew that there was some genetic proclivities, so when I got the diagnosis I was like, “Oh, you know what, am I really going to go the same route?”
The blessing is this – early detection, and this is – I talk about anything, preventative work is great, but if you find something that feels unright and you wake up, you can’t swallow – I could have easily said, “You know what? I’ve just got a sore throat this morning. Something’s just not feeling good this morning,” and gone on.

But the good thing is I knew something was wrong. If you have an intuition that something’s wrong, go get it checked out. It’s so important. So I’m doing well now. We had surgery; I had a complete thyroidectomy. Let’s knock on some wood. Do you have real wood on the set, Tavis?

Tavis: No, this ain’t real. This is PBS, man. (Laughter) You know that ain’t – this ain’t -

Harper: Okay, that’s not going to work.

Tavis: This ain’t “CSI.” You know that ain’t real, man. You can knock on it, though.

Harper: Okay, I’m going to knock on it anyway. (Laughter) So if the doctors are right it was all contained in my thyroid. They cut it out, it’s gone. To be honest, what I was most worried about was my career, because your vocal nerves wrap around your thyroid, and if a small, little mistake is made, you’re hoarse for the rest of your life. If they cut both nerves, you can’t talk.

Tavis: It’s weird – not weird, but it’s interesting you would say that. I was just reading my friend, I’m sure you know Harry Belafonte, but dear friend of mine, and I was just reading his book, and I did not know the extent to which the raspiness, which I find very soothing about listening to Mr. Belafonte, his voice is so soothing. But that raspy sound that he has has to do with this very thing.

He had throat surgery, specifically in his case nodules, and you know Harry Belafonte, of course, was a great singer. That surgery went wrong, they took those nodules out, and his voice never came back. That raspy Harry Belafonte sound you hear now has to do with the surgery that he had that he thought was going to be corrective, and it went the other direction.

He talks about it in his book, but I raise that now because I can imagine – your voice is your career.

Harper: It is my career, and for the first two weeks after the surgery I couldn’t really talk, and I was so worried. The doctors said it was fine, because they did all this nerve monitoring, and they said your voice will come back, I promise you. But listen, it’s a blessing.

There’s so many people out there that are so many things that are far worse than my condition, number one. Number two, I had the best healthcare available to me. So I feel so blessed, so fortunate, and I’m good, man. I’m good. In part, I weave a lot of that into this book, and so it’s not Suze Ormond, Dave Ramsey on this side and it’s not “The Secret” on this side. It’s somewhere in between.

Tavis: There are five of them you laid out earlier; I don’t want to give all five away because I want people to go purchase your book, of course. But take a couple of them and draw the parallels from your cure to “The Wealth Cure.” That parallel you made?

Harper: Right.

Tavis: Pick a couple of them and make the link for me.

Harper: Well, let’s talk about what a lot of talk there was a few months ago and even now, when we see the Occupy Wall Street movement and we’re talking about big banks, we’re talking about debt.
We look at personal debt and all these fingers being pointed at government debt and all that. One of the startling numbers I came across when I was doing research for the book is that back in 1980, as a country, we were carrying $365 billion in personal debt. It skyrocketed by 2008 to $2.6 trillion dollars.

So as much as we want to talk about governmental debt, it’s really the government reflecting our behavior. I believe it’s about the overvaluation of money – the idea that many of us have assigned this idea of money as a result rather than what it really is a tool to be used to create the life you want.

So that’s where health comes in. Health is the exact same thing. Health is actually the foundational tool to help us live the life. Now if you do certain things, if you feed it correctly, if you provide the resources it needs to operate in the most effective way, then you could have that foundation solid and then go on to live the life you want to live.

Now if you start to abuse it and you start to do wrong actions with it, just like we’re seeing the abuse of money, just like we’re seeing wrong actions taken around money, people, predatory individuals that have the power and the resources to prey on individuals and take their money, we’re seeing wrong action, we see really bad result. In terms of your health, wrong action, bad result.

_Tavis:_ You mentioned the country, and I’d be remiss if I didn’t ask you this, because we all know how hard you campaigned for Barack Obama to get him elected the first time. I know you’re going to campaign just as hard this time around. You’re on his finance committee, so what a great time to ask a guy who’s on the finance committee for the campaign and written a book about “The Wealth Cure.”

Your sense of how the president is going to navigate this obviously shaky economy, and a lot of people, even African Americans, who like him personally are concerned about his handling of the economy. What will you be saying about these particular issues relative to him on the campaign trail?

_Harper:_ Well, I think that a lot of the issues we’re dealing with as far as the economy, they are things that have been – and people don’t like to hear this, I’ll be honest, but they are things that have been set up long before he took office. But folks want results right now, as well they should.

_Tavis:_ Exactly.

_Harper:_ At the same time, I guarantee you that there’s no one else working harder, there’s no one I know that’s smarter doing the work, attempting to figure it out. Now, the president’s main job ultimately is to hopefully provided leadership for the country and when things come across his desk either sign them or not sign them, veto them, send them back.

It’s tough when you’re dealing with a Congress that’s not sending you anything. He can’t create it himself. He can’t go into Congress, write the bill, and then send it to himself and then sign it. I think that we have to highlight some of the things he’s done right, and hopefully he’ll replicate some of those things, things he’s done within the auto industry and saving those jobs. I think that that’s important.

We look at healthcare, we have 40 million Americans that have healthcare right now that didn’t have it before, and speaking as somebody who had cancer and got great healthcare, that’s very important to me.

When we start to highlight the things that are working, that he has done well, I think that’s important. The economy, part of it’s going to be us taking responsibility. That’s why when we see movements like Occupy Wall Street, and when we see folks out there demanding change, it’s about us, it’s about the people making that happen.

_Tavis:_ It is ultimately about us in many respects.
Harper: Absolutely.

Tavis: Government has a role to play, no doubt about that, but so much of what ails us, even though there aren't the jobs that there ought to be and we hope that will be addressed at some point in the not-too-distant future, I hope, but what's the advice you offer to everyday people who find themselves in the situation right now where they need their money situation to be cured

Harper: Right, right. Well, the first is you've got to have a diagnosis. We're all under individual situations that it's specific, and I talk about it in the book, different ways to break out your own diagnosis. The biggest crippling factor that I talk about in the book is our own personal debt that we carry. So many of us are crippled with credit card debt, which is the most expensive money – I talk about the difference between smart money and dumb money in the book.

Many of us have been taught that a dollar is a dollar is a dollar – it's just not true. Smart money is that money that when your head hits the pillow it's either worth the same or more by the time you wake up. Dumb money is when your head hits the pillow, it's whatever you bought with it -

Tavis: It's depreciated, yeah.

Harper: – it’s depreciated, it’s worth less. So anything you’re carrying credit card debt on, as hard as it is to say, going to have to figure out a way to get rid of that debt first. You’ve got to, because you’re going to be stuck. One of my favorite quotes in the book that I say is you can't be free if the cost of being you is too high.

For so many of us, debt has saddled us with this cost of being us, and we're not free.


Harper: Such a pleasure.

Tavis: Good to see you, man.

Harper: Thank you.

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