

LEARN TO HANDLE MONEY  
SUCCESSFULLY, SAVE & INVEST  
INTELLIGENTLY, UNDERSTAND  
INVESTMENTS & FINANCES, ETF INDEX  
FUNDS & STOCK TRADING FOR  
BEGINNERS

Simone Janson (ed.)

# Overcoming a Financial Crisis



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Learn to handle money successfully, save & invest intelligently, understand investments & finances, ETF index funds & stock trading for beginners

*Simone Janson (ed.)*

Published by Best of HR - Berufebilder.de®

# Table of Contents

## Imprint

Introduction: Information, Experiences of Success, Inspiration - you'll find all that in this Book

Achieve Goals Interactively: Awards, Press Reviews, Customer Feedback  
Your Benefit in concrete Terms: Content, Organization and Structure of the Book

Information as desired with Membership Discounts, eCourses, Workbooks,  
and custom, individual eBooks

Successfully use the AI Extension to the Book for your Goals and to make Money

Experience Success and Inspiration: Discover your Way and support Sustainability

How to use the crisis as an opportunity: from investment banker to travel blogger // By Simone Janson

The financial crisis as a tsunami: from the real estate bubble to the wave // By Martin Theyer

Economics and psychology: why we work more when hunger occurs // By Professor Dr. Hanno Beck

Investing successfully in finance: beware of debt trap // By Dr. Markus Elsässer

Miss-Success Money and Failure: I don't want to get rich at all? // By Ulrike Rheinberger

Saving money and still living well: On the way to change // By Simone Janson

Investigative research in the financial industry: customer fraud in financial advice // By Malte Krüger

3 risky forms of investment: watch out for money loss! // By Judith Engst, Rolf Morrien

Buying gold: 5 tips for precious metal investment // By Horst Biallo

Earning money with stocks: Understanding the securities strategy // By Max Otte

Investing money like a rich man: The 90/10 finance rule // By Robert T. Kiyosaki

Success money financial independence: entrepreneurs vs. Omitter // By Ilja Grzeskowitz

Conclusion: How to expand your Knowledge and Experience with interactive AI and discounted Add-on offers for free.

## Authors Overview

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Professor Dr. Hanno Beck

[Martin Theyer](#)

[Simone Janson](#)

[Profound Expert Knowledge, Quality Assurance and AI: The Concept of Publisher of the Year Best of HR - Berufebilder.de®](#)

[Appendix: Tips and Prompts for using the AI Extensions](#)

# Imprint

The German National Library lists this publication in the Deutsche Nationalbibliografie; Detailed bibliographic data are available on the Internet at <https://dnb.dnb.de>.

ISBN of the German eBook edition: 9783965962149

ISBN of the English eBook edition: 9783965962156

**German website of the publisher:** <https://berufebilder.de>

**English website of the publisher:** <https://best-of-hr.com>

Overcoming a Financial Crisis

4th completely revised and extended edition, 10.01.2024

©2024 by Best of HR - Berufebilder.de®, a brand of Janson Pressgroup Print & Online

Published by Simone Janson

Duesseldorf, Germany

Concept, editing, graphic design & layout: Simone Janson

Cover design with Canva

eMail: [publisher@best-of-hr.com](mailto:publisher@best-of-hr.com)

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# **Introduction: Information, Experiences of Success, Inspiration - you'll find all that in this Book**

Dear readers,

glad we could convince you of the 4th, significantly extended edition, like thousands of readers before. Because this book makes your success tangible: In the following pages, you will not only encounter expert knowledge, but also a wealth of practical tools and resources that can help you achieve your goals and realize your full potential.

## **Achieve Goals Interactively: Awards, Press Reviews, Customer Feedback**

For its interactive concept, the publisher was not only awarded the Global Business Award as Publisher of the Year by Corporate Vision Magazine and supported by the Minister of State for Culture and Media of the Federal Republic of Germany, but also repeatedly recognized in renowned media such as **ZEIT**, **Süddeutsche**, **personalmagazin**, or the special magazine **Personalführung**. For example, the **FAZ**, one of the most influential Newspapers in Germany, attests to us "good actionable tips" and customers like the **Press and Information Office of the German Federal Government** are enthusiastic. You can find many more reviews as well as information on free review copies at <https://best-of-hr.com/press/>.

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Briefly and concretely this is your benefit from this book: You support certified climate protection projects, quickly receive compact information and checklists from experts as well as access to AI extensions and the possibility to individually live your inspirations as an experience. Because financial crises can be very scary: in addition to normal everyday worries, in crisis situations there is concern about what will become of the money saved and whether we can continue to put money aside. But the good news is: on the one hand, we can save a lot of money in everyday life with the right financial planning, on the other hand, everyone should urgently deal with the topic of investment and shares, after all, savings and thus the retirement savings that are important for pensions are only destroyed by inflation.

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Under the motto *Information as desired*, we also provide you with exactly the information you have been looking for. The book also includes an e-course with a worksheet for you to work through, which you can receive for free as a reader in our Academy at <https://best-of-hr.com/academy/>. You can find out how to access it in the book's conclusion.

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## **Successfully use the AI Extension to the Book for your Goals and to make Money**

Under the motto *Information as desired* we will put together exactly the information you were looking for. For example, the book also includes an eCourse with worksheet to work through, which you as a reader in our academy under <https://best-of-hr.com/academy/> received for free. You can find out how to do that in the end of the book.

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# **How to use the crisis as an opportunity: from investment banker to travel blogger**

*// By Simone Janson*

The story of Keith Jenkins could be a symbol of the current situation in which the financial crisis is bringing about social change. Because Keith was an investment banker for 10 years - until he decided to follow his dreams and passions and make the crisis a chance.

## **Submit a job for World Travel**

Keith is anything but a dreamy spinner: When I met him at 2011 in September at the GoMedia conference in Edmonton, Canada, to which both of us were invited, he looked like someone who knows what he wants Has goals - and knows how he realizes them.

And yet, Keith 2008 has done something for which many people would think him crazy: he gave up his safe and, above all, outstandingly paid job to travel around the world. 2009, he has published his experiences and motivations quite honestly in the new-page e-book *Travelations: the trip that opened my eyes*, which you can read for free on the Internet (and it is really worth reading!)

## **The job is changing people**

In it he describes how working as an investment banker at a Dutch bank had gradually changed his life, but also him as a person, and how he himself only worked as an auto pilot as a good “corporate citizen”. And how the fast-paced banking business was starting to tire him.

Then his employer was taken over by a consortium: a decisive experience for him, because even if one offered him a job, everything, which he had worked for years, was gone away.

## **Suddenly free - and now?**

After a few months, in which Keith gave the good banker to the outside, and in his heart thought about throwing everything down, the dismissal followed. That was, Keith writes, the simpler part. Only with the sudden freedom did he have difficulties:

*Imagine the feeling: it's all in your hands, it's all in your hands*

## **I find another job again**

So Keith took a break for the first time - and a trip around the world for which he had never had time before: he bought a luxurious round-the-world ticket, booked a few tours and hotels in advance and saw what happened.

For the money or what would happen after his return, he did not worry - because he had always had so far. In addition, in the first two months of his five-month trip around the world, he received daily job offers for banks in Frankfurt, Zurich, London or Amsterdam. One of these he would accept after his return.

### **The goal: self-discovery!**

His goal was a different one: To find oneself:

*First of all, I wanted to 're-discover' myself through self-reflection. What makes me happy? What makes me happy? What am I passionate about? These were some of the questions I pondered over the course of the next five months.*

### **The career end**

And then came the Lehman crash in autumn 2008. Keith was on a yacht in the Great Barrier Reef when he heard of it. Practically immediately the job offers stopped. And Keith began to worry about his future. But first he wanted to enjoy his journey:

*It slowly began to sink into that of my career in banking what probably over. I could not do that. It was a new challenge but one I was determined to postpone until after my trip.*

### **Experiences and inspiration**

In the following months, Keith had a lot of experience: he learned to meditate and fight his fears of heights and sharks by faced directly with his fears. He met inspiring people. And he learned to travel alone, which required him special abilities:

*New things were learned every day. Travelling alone, I became very self-sufficient. I organized my transportation, accommodation, and tours; planned my budget; learned to keep an eye on my expenditures and cut down when I needed to; and became better at management. I started to appreciate and apply. When I feel like I'm going to have a good time, I've got a good time. Every day what a priceless lesson.*

### **The right attitude is not enough**