

## Excerpt from interview with Eddie Hobbs.. Interview with Eddie Hobbs

Eddie Hobbs was described by the Irish Times as the most “powerful financial advisor in the State.”. He is best known on Irish television screens as the presenter of “Show me the money” in which he takes people in financial difficulties onto the path of financial health. He is known for his direct, no BS approach. You can contact him at [www.eddiehobbs.com](http://www.eddiehobbs.com) .

1. If we take it that beliefs and attitudes are key factors in forming our money habits, how can they be changed to more positive ones?  
*Change you peer group, marry someone who'll knock you into shape, decide to get out of the pram and start taking responsibility for your own future.*
2. Do you think men and women approach the issue of finances differently and if so, in what ways?

*Generalisations are always fraught but to hell with political correctness- here's my experience; their spending is different and so too is their recklessness. Men over-spenders lose loads on car luxuries, gadgets and technology. They also drink more often absorbing 10% to 20% of net income. Women over-spenders go for shoes and high fashion, drink less but shop more often and more emotionally. Some get a high from shopping a dangerous side effect on a limited income. Men take on more investment risk and sometime break first principles like knowing the difference between carefully considered high risk and gambling or investment and just plain speculation. Women don't look at investment with testosterone and are more cautious and lower risk takers.*

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