



The 2009 Time 100

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Suze Orman

By Suzy Welch

Let me tell you what it's like to be named Suzy, no matter how you spell it. People expect you to be perky. "Suzy Sunshine" they call you, as if you might like it, or worse, "Suzy Cream Cheese." People expect you to be frivolous, frothy and not particularly smart. They expect you to be, well, ordinary. Suze Orman, 57, is none of those things.

Take ordinary. Oh, please! Here is a woman who sleeps four hours a night because she thinks the world is too exciting to turn off. Here is a woman whose idea of relaxation is watching the surf in front of her Florida home while listening to stock-market reports.

Frivolous? Frothy? Again, no. Suze Orman can't let a stranger walk by — and I have seen this firsthand — without asking, "Do you have credit-card debt?" She needs to know so she can help. So she can change a life. And not later or a little bit. But now, profoundly. And as for not particularly smart — look, you do not become the personal financial adviser to the world by giving stupid advice.

Which leaves perky, and all right, maybe Suze Orman is perky. But she's perky with an edge. Her optimism comes from a belief that all of us have

the power within us to improve how we save and spend our money and thus the power to forge lives that are better, fuller and richer in every way.

So call Suze Orman Suze if you must. Just know that her name hardly does her justice at all.

Welch is the author of 10-10-10, a guide to managing life decisions