

The Total Money Makeover A Proven Plan For Financial Success With 2 Financial Peace University Dvds Dumping Debt Cash Flow Planning

From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the "Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, EntreLeadership principles!

The Total Money Makeover A Proven Plan for Financial Fitness Thomas Nelson Inc
Over half of Millennials are freaked out by their finances. Luckily, with Millennial Money Makeover readers now have a guide to help them navigate the financial issues of their time. Certified public accountant Conor Richardson offers a refreshingly helpful and elegantly designed program to tackle essential money matters. Millennial Money Makeover takes readers on a six-step journey to transform their financial life and set them up for lifelong success. From learning how to pay off student loans insanely fast to optimizing a financial ecosystem, Millennial Money Makeover teaches readers how to reclaim their financial future and jump-start the path to the rich life. Built for readers in their twenties and thirties, this book gives Millennials a proven playbook. Learn new hacks like how using robo-advisors can increase your returns and how leveraging delayed gratification when buying your first home can save you thousands. Whether you are planning a passion budget, figuring out how to finally purchase that big-ticket item, or thinking about taking your first dip into investing, Conor will show you the way. What does the Bible really say about money? About wealth? How much does God expect you to give to others? How does wealth affect your friendships, marriage, and children? How much is "enough"? There's a lot of bad information in our culture today about wealth and the wealthy. Worse, there's a growing backlash in America against our most successful citizens, but why? To many, wealth is seen as the natural result of hard work and wise money management. To others, wealth is viewed as the ultimate, inexcusable sin. This has left many godly men and women confused about what to do with the resources God's put in their care. They were able to build wealth using God's ways of handling money, but then they are left feeling guilty about it. Is this what God had in mind?

15 Minute Summary of The Total Money Makeover by Dave Ramsey Want to discover the key concepts from this personal finance classic but don't have time to read the entire book? This summary of The Total Money Makeover will help you: Understand the main ideas of the book within 15 minutes. The summary explains Dave Ramsey's

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financial principles in such as the Debt Snowball and the 7 Baby Steps. Avoid getting lost in the details of a 240-page book. This streamlined summary will break down the fundamentals of creating financial peace. Immediately apply the key concepts from the book. Use our 12 questions from The 30 Minute Workbook to discover how the lessons from the book apply to your unique situation. Summarize the main points of each chapter within 1 minute. Our One Minute Action Guide at the end of the book recaps each chapter in 1-2 sentences to help you see how each principle interacts with the others. Order your copy of Summary: The Total Money Makeover today! Estimated reading time: 15 Minutes

The groundbreaking NEW YORK TIMES and WALL STREET JOURNAL BESTSELLER that taught a generation how to earn more, save more, and live a rich life—now in a revised 2nd edition. Buy as many lattes as you want. Choose the right accounts and investments so your money grows for you—automatically. Best of all, spend guilt-free on the things you love. Personal finance expert Ramit Sethi has been called a “wealth wizard” by Forbes and the “new guru on the block” by Fortune. Now he’s updated and expanded his modern money classic for a new age, delivering a simple, powerful, no-BS 6-week program that just works. I Will Teach You to Be Rich will show you:

- How to crush your debt and student loans faster than you thought possible
- How to set up no-fee, high-interest bank accounts that won’t gouge you for every penny
- How Ramit automates his finances so his money goes exactly where he wants it to—and how you can do it too
- How to talk your way out of late fees (with word-for-word scripts)
- How to save hundreds or even thousands per month (and still buy what you love)
- A set-it-and-forget-it investment strategy that’s dead simple and beats financial advisors at their own game
- How to handle buying a car or a house, paying for a wedding, having kids, and other big expenses—stress free
- The exact words to use to negotiate a big raise at work

Plus, this 10th anniversary edition features over 80 new pages, including:

- New tools
- New insights on money and psychology
- Amazing stories of how previous readers used the book to create their rich lives

Master your money—and then get on with your life.

A practical financial guide covers such topics as eliminating debt, investing simply, making sound financial decisions, and revolutionizing relationships with the flow of money.

Smart phones are just the beginning . . . A tech exec’s New York Times bestselling, groundbreaking analysis of the impact of mobile intelligence. With the perspective of a historian, the precision of a technologist, and the pragmatism of a CEO, Michael J. Saylor of MicroStrategy provides a panoramic view of the future mobile world. He describes how: A Harvard education will be available to anyone with the touch of a screen. Cash will become virtual software and crime proof. Cars, homes, fruit, animals, and more will be tagged so they can tell you about themselves. Buying an item will be as easy as pointing our mobile device to scan and pay. Land and capital will become more of a liability than an asset. Social mobile media will push all businesses to think and act like software companies. Employment will shift as more service-oriented jobs are automated by mobile software. Products, businesses, industries, economies, and even society will be altered forever as the Mobile wave washes over us and changes the landscape. With so much change, The Mobile Wave is a guidebook for individuals, business leaders, and public figures who must navigate the new terrain as mobile

intelligence changes everything. "The visionary picture he paints of the future is captivating, informative, and thought-provoking . . . Readers will be able understand and appreciate his clear and engaging exploration of a complex, red-hot, and thoroughly up-to-the minute topic."—USA Today "A thoughtful romp across invention and innovation."—Fortune "A blueprint for impending change and a sober warning for the laggards who resist it."—Forbes.com

A guide to achieving financial wealth while strengthening family ties identifies ten key steps to reaching these goals

With an in-depth analysis of the American economy, Neil McHugh offers a thorough evaluation into this all too common cause of stress - Debt Before we can dig ourselves out of this dark and unpredictable hole, we must first understand what exactly is causing it. When we evaluate ourselves and our way of living, we can truly begin to understand the primary factors which weigh us down and restrict us from living a stable and essentially happy life. YOU CAN BECOME DEBT FREE! -This book will show you how.

Erika. I was told that dreams were our heart's desires. My nightmares, however, became my obsession. My boyfriend's older brother is like that scary movie that you peek through your hand to watch. He's handsome, strong, and completely terrifying. The star of his college's basketball team and now gone pro, he's more concerned with the dirt on his shoe than on me. I saw him. I heard him. The things that he did, and the deeds that he hid. For years, I bit my nails, unable to look away. Now, I've graduated high school and moved on to college, but I haven't stopped watching Michael. He's back, and the dirt I've seen isn't content to stay in my head anymore...Michael. Her name is Erika Fane, but everyone calls her Rika. My brother's girlfriend grew up hanging around my house and is always at our dinner table. She looks down when I enter a room and stills when I am close. I can always feel the fear rolling off of her, and while I haven't had her body, I know that I have her mind. That's all I really want anyway. Until my brother leaves for the military, and I find Rika alone at college. In my city. The opportunity is too good to be true as well as the timing. Because you see, three years ago she put a few of my high school friends in prison, and now they're out.

If you're looking for practical information to answer all your "How?" "What?" and "Why?" questions about money, this book is for you. Dave Ramsey's Complete Guide to Money covers the A to Z of Dave's money teaching, including how to budget, save, dump debt, and invest. You'll also learn all about insurance, mortgage options, marketing, bargain hunting and the most important element of all?giving. This is the handbook of Financial Peace University. If you've already been through Dave's nine-week class, you won't find much new information in this book. This book collects a lot of what he's been teaching in FPU classes for 20 years, so if you've been through class, you've already heard it! It also covers the Baby Steps Dave wrote about in The Total Money Makeover, and trust us?the Baby Steps haven't changed a bit. So if you've already memorized everything Dave's ever said about money, you probably don't need this book. But if you're new to this stuff or just want the all-in-one resource for your bookshelf, this is it!

The Total Money Makeover: by Dave Ramsey | Summary & Analysis A Smarter You In 15 Minutes... What is your time worth?Described as America's favorite finance coach, what Dave Ramsey teaches works just as well in any currency! In The Total Money Makeover, he reveals, in plain, no-nonsense language, just how many of us can get rid of those soul-destroying debts and still end up with a nice fat retirement or "rainy day" fund. If you want to get yourself on a sound financial footing (and who doesn't?) just read the book and follow Dave's advice. It really is that simple! Dave Ramsey would never have acquired the following he has, all across the US of A if his advice wasn't sound.Deciding to buy The Total Money Makeover: Classic Edition could be the best decision you ever make. Get-rich-quick schemes are ten a penny, not only in

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America but all over the world. Invariably they are crazy and will never work in the real world, many are downright scams. Well folks: This is not one of them! No Sir, this book is the real McCoy. Just sound, down to earth guidance from a man who knows money and the financial world inside out. Forget the crazies and the crooks and follow the guy with the knowledge. He's not promising you a fantasy lifestyle. He's not promising you'll be the next Trump, Branson or Jobs. What he is saying is that if you follow the plans and apply the lessons you'll learn from this book, you will wind up debt-free, comfortably well-off and with more than enough for you to enjoy your eventual retirement and still leave a nice legacy for the kids. This is one book that really is worth buying. It's just a few pounds to join the enlightened. Those who, have read the book and are right now following Dave Ramsey's advice are getting their finances sorted. It won't happen overnight, but happen it will! Detailed overview of the book Most valuable lessons and information Key Takeaways and Analysis Take action today and get this book for a limited time discount of only \$6.99! Written by Elite Summaries Please note: This is a detailed summary and analysis of the book and not the original book. keyword: The Total Money Makeover, The Total Money Makeover book, The Total Money Makeover ebook, The Total Money Makeover kindle, The Total Money Makeover paperback, Dave Ramsey, the total money makeover by Dave Ramsey, the total money makeover audible, the total money makeover workbook

A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller The Total Money Makeover. With inspiring real-life stories and thought-provoking questionnaires, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Set up an emergency fund (believe me, you're going to need it) Pay off your home mortgage? it is possible. Prepare for college funding (your kids will love you for it) Maximize your retirement investing so you can live your golden years in financial peace Build wealth like crazy! With incentive exercises that really do exercise your spending and saving habits, Ramsey will get your mind and your money working to make your life free of fiscal stress and strain. It's a no-nonsense plan that will not only make over your money habits, but it will also completely transform your life.

Jake Brigance is back! The hero of A Time to Kill, one of the most popular novels of our time, returns in a courtroom drama that The New York Times says is "riveting" and "suspenseful." Clanton, Mississippi. 1990. Jake Brigance finds himself embroiled in a deeply divisive trial when the court appoints him attorney for Drew Gamble, a timid sixteen-year-old boy accused of murdering a local deputy. Many in Clanton want a swift trial and the death penalty, but Brigance digs in and discovers that there is more to the story than meets the eye. Jake's fierce commitment to saving Drew from the gas chamber puts his career, his financial security, and the safety of his family on the line. In what may be the most personal and accomplished legal thriller of John Grisham's storied career, we deepen our acquaintance with the iconic Southern town of Clanton and the vivid cast of characters that so many readers know and cherish. The result is a richly rewarding novel that is both timely and timeless, full of wit, drama, and—most of all—heart. Bursting with all the courthouse scheming, small-town intrigue, and stunning plot twists that have become the hallmarks of the master of the legal thriller, A Time for Mercy is John Grisham's most powerful courtroom drama yet. There is a time to kill and a time for justice. Now comes A Time for Mercy.

Struggling with debt? Frustrated about work? Just not satisfied with life? The Simple Dollar can change your life. Trent Hamm found himself drowning in consumer debt, working in a job he couldn't stand... and figured out how to escape that debt and build the fulfilling career he'd always dreamt about, all at the same time. Hamm shared his experiences at TheSimpleDollar.com—and built it into one of America's top personal finance websites. Now,

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The Simple Dollar is a book: packed with practical tips, tools, and lessons you can use to transform your life, too. This isn't just "another" personal finance book: it's profoundly motivating, empowering, practical, and 100% grounded in today's American realities. Trent Hamm will show you how to rewrite the rules, creating healthier relationships with money... and with your loved ones, too. With his help, you can get out of debt, start moving forward, and build the strong personal community that offers true happiness—no matter what happens to the economy. · Escape the plastic prison, and stop running to stand still 5 simple steps to eliminate credit card debt... and 5 more to start moving forward · Shift your life's balance towards more positive, stronger relationships Learn how to put the golden rule to work for you · Discover the power of goals in a random world Then, learn how to overcome inertia, and transform goals into reality · Navigate the treacherous boundaries between love and money Move towards deeper communication, greater honesty, and more courage

This is a Summary of Dave Ramsey's book, 'The Total Money Makeover'. It is based on his personal life experiences, since he became a millionaire and then four years after that became bankrupt. He says that before a problem can be solved, a person has to admit that there is a problem. His financial know-how has been put to good use in this book and he has described a financial plan, called Total Money Makeover that enables a person who is struggling with money matters to becoming financially powerful.

Ramsey's plan can help anyone get rid of debt, save money for emergencies and even increase personal wealth. Available in a variety of formats, this summary is aimed for those who want to capture the gist of the book but don't have the current time to devour all 257 pages. You get the main summary along with all of the benefits and lessons the actual book has to offer. Ant Hive Media reads every chapter, extracts the understanding and leaves you with a new perspective and time to spare. We do the work so you can understand the book in minutes, not hours.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits. When Dave Ramsey was experiencing his own "total money makeover," he found that journaling was very helpful and effective in allowing him to see the big picture. Dave says, "Take this journal and record everything happening that seems like a big deal. Record the relationship issues, the debt, the emotions, the setbacks, the victories, and anything else that seems important at the time." "The immediate benefits of writing everything down are twofold. First, writing helps you process the problems and victories. The second immediate benefit of journaling is that you can reread your entry just days - even months - later and gain vital perspective on your progress." Now in a bullet journal format with prompts for recording victories and setbacks, The Total Money Makeover Journal will motivate those in The Total Money Makeover journey to find value in every day. "Write it down. You will be glad you did."

#1 New York Times Bestseller "Significant...The book is both instructive and surprisingly moving." —The New York Times Ray Dalio, one of the world's most successful investors and entrepreneurs, shares the unconventional principles that he's developed, refined, and used over the past forty years to create unique results in both life and business—and which any person or organization can adopt to help achieve their goals. In 1975, Ray Dalio founded an investment firm, Bridgewater Associates, out of his two-bedroom apartment in New York City. Forty years later, Bridgewater has made more money for its clients than any other hedge fund in history and grown into the fifth most important private company in the United States, according to Fortune magazine.

Dalio himself has been named to Time magazine's list of the 100 most influential people in the world. Along the way, Dalio discovered a set of unique principles that have led to Bridgewater's exceptionally effective culture, which he describes as "an idea meritocracy that strives to achieve meaningful work and meaningful relationships through radical transparency." It is these principles, and not anything special about Dalio—who grew up an ordinary kid in a middle-class Long Island neighborhood—that he believes are the reason behind his success. In *Principles*, Dalio shares what he's learned over the course of his remarkable career. He argues that life, management, economics, and investing can all be systemized into rules and understood like machines. The book's hundreds of practical lessons, which are built around his cornerstones of "radical truth" and "radical transparency," include Dalio laying out the most effective ways for individuals and organizations to make decisions, approach challenges, and build strong teams. He also describes the innovative tools the firm uses to bring an idea meritocracy to life, such as creating "baseball cards" for all employees that distill their strengths and weaknesses, and employing computerized decision-making systems to make believability-weighted decisions. While the book brims with novel ideas for organizations and institutions, *Principles* also offers a clear, straightforward approach to decision-making that Dalio believes anyone can apply, no matter what they're seeking to achieve. Here, from a man who has been called both "the Steve Jobs of investing" and "the philosopher king of the financial universe" (*CIO* magazine), is a rare opportunity to gain proven advice unlike anything you'll find in the conventional business press.

Hogan shows that God's way of managing money really works. Millionaire status doesn't require inheriting a bunch of money or having a high-paying job. The path to becoming a millionaire is paved with tools that you either already have or that you can learn. Take personal responsibility; practice intentionality; be goal-oriented, a hard worker; and be consistent. If you adopt this mindset, you, too, can become a millionaire.

-- adapted from foreword and introduction

Dave Ramsey explains those scriptural guidelines for handling money.

Arguing that anyone can become financially independent through self-discipline, this indispensable guide addresses the financial problems of ordinary South Africans who are struggling with garnishment orders, debt counseling, university fees, and home loans. With simple tips and tricks, this book will help reader achieve financial success. Addresses personal finance issues that are of relevance to today's world of high debt and disproportionate lifestyles, addressing such topics as credit cards, student loans, credit scores, insurance, and mortgages.

In *Smart Money Smart Kids*, Financial expert and best-selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree. This question and answer book is the perfect resource guide for equipping individuals with key information about everyday money matters. Questions and answers deal with 100+ of the most-asked questions from *The Dave Ramsey Show*—everything from budget planning to retirement planning or personal buying matters, to saving for college and charitable giving. This is Dave in his most popular format—ask a specific question, get a specific answer.

Your children can join Junior in these six fun-filled adventures! Transform their futures with

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these colorful and entertaining books by teaching them how to handle money now. From working and saving to giving and spending, these wonderful stories will teach your kids real-life lessons, and the stories are so much fun that your children won't even know they're learning! Recommended for kids ages 3-10. What Books Are In the Junior's Adventures: Storytime Book Set? The Super Red Racer (Work) Careless at the Carnival (Spending) The Big Birthday Surprise (Giving) My Fantastic Fieldtrip (Saving) The Big Pay-Off (Integrity) Battle of the Chores (Debt)

A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller The Total Money Makeover. With inspiring real-life stories and thought-provoking questionnaires, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Set up an emergency fund (believe me, you're going to need it) Pay off your home mortgage?it is possible. Prepare for college funding (your kids will love you for it) Maximize your retirement investing so you can live your golden years in financial peace Build wealth like crazy! With incentive exercises that really do exercise your spending and saving habits, Ramsey will get your mind and your money working to make your life free of fiscal stress and strain. It's a no-nonsense plan that will not only make over your money habits, but it will also completely transform your life.

The internationally bestselling YA thriller by acclaimed author, Karen M. McManus, soon to be a major new TV series! Five students go to detention. Only four leave alive. Yale hopeful Bronwyn has never publicly broken a rule. Sports star Cooper only knows what he's doing in the baseball diamond. Bad boy Nate is one misstep away from a life of crime. Prom queen Addy is holding together the cracks in her perfect life. And outsider Simon, creator of the notorious gossip app at Bayview High, won't ever talk about any of them again. He dies 24 hours before he could post their deepest secrets online. Investigators conclude it's no accident. All of them are suspects. Everyone has secrets, right? What really matters is how far you'll go to protect them. 'Tightly plotted and brilliantly written, with sharp, believable characters, this whodunit is utterly irresistible' - HEAT 'Twisty plotting, breakneck pacing and intriguing characterisation add up to an exciting single-sitting thrillerish treat' -THE GUARDIAN 'A fantastic murder mystery, packed with cryptic clues and countless plot twists. I could not put this book down' - THE SUN 'Pretty Little Liars meets The Breakfast Club' - ENTERTAINMENT WEEKLY

Guides readers with practical advice for getting -- and keeping -- their finances in order, covering all the money-management bases, from saving and spending to getting out of debt to investing, and planning for retirement.

When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future. Whether you're twenty five and starting your first job or fifty five and watching the career clock start to wind down, today is the day to get serious about your retirement. In Retire Inspired, Chris Hogan teaches that retirement isn't an age; it's a financial number an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

Provides practical steps to assess the extent of one's financial problems, understand how they developed, create a realistic budget, eliminate debt, repair credit damage, and begin saving and investing

While postpartum depression has become a recognizable condition, this is the first

book to treat root causes of mommy brain, baby blues, and other symptoms that leave mothers feeling exhausted. Any woman who has read What to Expect When You're Expecting needs a copy of The Postnatal Depletion Cure. Filled with trustworthy advice, protocols for successful recovery, and written by a compassionate expert in women's health, this book is a guide to help any mother restore her energy, replenish her body, and reclaim her sense of self. Most mothers have experienced pain, forgetfulness, indecision, low energy levels, moodiness, or some form of baby brain. And it's no wonder: The process of growing a baby depletes a mother's body in substantial ways--on average, a mother's brain shrinks 5% during pregnancy, and the placenta saps her of essential nutrients that she needs to be healthy and contented. But with postnatal care ending after 6 weeks, most women never learn how to rebuild their strength and care for their bodies after childbirth. As a result, they can suffer from the effects of depletion for many years, without knowing what's wrong as well as getting the support and treatments that they need.

A comprehensive collection of lifestyle information, including tips on eating, exercising, and fashion.

Nationally syndicated radio host and money man Dave Ramsey offers a practical and inspiring action plan to help you get in the best financial shape of your life.

Nationally syndicated radio host and money man Dave Ramsey offers a practical and inspiring action plan to help you get in the best financial shape of your life. A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller The Total Money Makeover. With inspiring real-life stories and thought-provoking questionnaires, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Set up an emergency fund (believe me, you're going to need it) Pay off your home mortgage?it is possible.

In Love Your Life, Not Theirs, Rachel Cruze shines a spotlight on the most damaging money habit we have: comparing ourselves to others. Then she unpacks seven essential money habits for living the life we really want--a life in line with our values, where we can afford the things we want to buy without being buried under debt, stress, and worry. The Joneses are broke. Life looks good, but hidden beneath that glossy exterior are credit card bills, student loans, car payments, and an out-of-control mortgage. Their money situation is a mess, and they're trying to live a life they simply can't afford. So why exactly do we try so hard to keep up with the Joneses? Are we really living the lives we want, or are we chasing someone else's dream, just trying to keep up appearances on social media, at church, and in our community? Why are we letting other people set the pace for our own family's finances? In Love Your Life, Not Theirs, Rachel shows you how to buy and do the things that are important to you--the right way. That starts by choosing to quit the comparisons, reframing the way you think about money, and developing new habits like avoiding debt, living on a plan, watching your spending, saving for the future, having healthy conversations about money, and giving. These habits work, and Rachel is living proof. Now, she wants to empower you to live the life you've always dreamed of without creating the debt, stress, and worry that are all too often part of the deal. Social media isn't real life, and trying to keep up

with the Joneses will never get you anywhere. It's time to live--and love--your life, not theirs. "I've never read a book about money that takes this approach--and that's a good thing! Comparison has a way of weaving itself throughout all aspects of our lives, including our money. In *Love Your Life, Not Theirs*, Rachel Cruze outlines the seven money habits that really matter--and they have nothing to do with keeping up with the Joneses!" Candace Cameron-Bure Actress, author, and co-host of *The View* "*Love Your Life, Not Theirs* is full of the kind of practical, straightforward advice we've come to expect from Rachel Cruze. She offers guidance on paying down debt, smart saving, and the right way to talk to your spouse about money. These indispensable tips can help with day-to-day spending decisions and put you on a path to establishing healthy financial habits." Susan Spencer Editor-in-Chief for *Woman's Day* "Cruze's self-deprecating and honest voice is a great resource for anyone wanting to take charge of their money. With humor and approachability, she helps her readers set themselves up for success and happiness, no matter what current financial state they may be in." Kimberly Williams-Paisley New York Times best-selling author of *Where the Light Gets In* "In today's world of social media, the temptation to play the comparison game is stronger than ever. *Love Your Life, Not Theirs* is the perfect reminder that, when it comes to money, comparison is a game you can't win. A terrific--and much needed--read." Jean Chatzky Financial Editor, NBC TODAY and Host of *HerMoney* with Jean Chatzky Podcast

When Dave Ramsey was experiencing his own Total Money makeover, he found that journaling was very helpful and effective. Dave says, "Take this journal and record everything happening that seems like a big deal. Record the relationship issues, the debt, the emotions, the setbacks, the victories, and anything else that seems important at the time. "The immediate benefits of writing everything down are twofold. First, writing helps you process the problems and victories. The second immediate benefit of journaling is that you can reread your entry just days-even months-later and gain vital perspective on your progress. "Write it down. You will be glad you did."

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