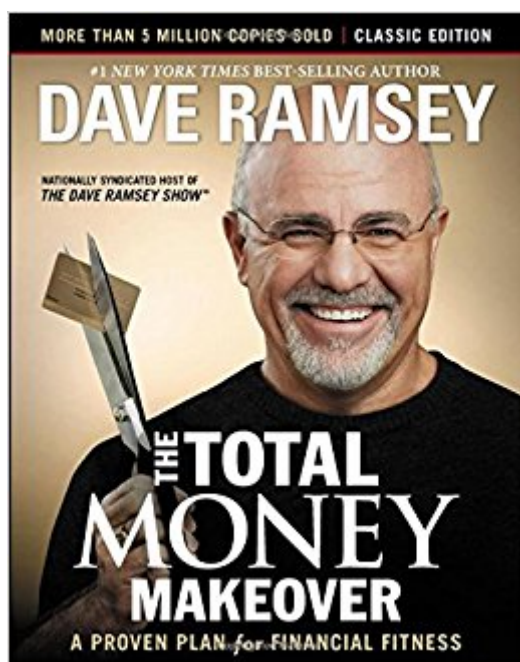


The book was found

The Total Money Makeover: Classic Edition: A Proven Plan For Financial Fitness



Synopsis

If you will live like no one else, later you can! Live like no one else. Build up your money muscles with America's favorite finance coach. Okay, folks, do you want to turn those fat and flabby expenses into a well-toned budget? Do you want to transform your sad and skinny little bank account into a bulked-up cash machine? Then get with the program, people. There's one sure way to whip your finances into shape, and that's with *The Total Money Makeover: Classic Edition*. By now, you've heard all the nutty get-rich-quick schemes, the fiscal diet fads that leave you with a lot of kooky ideas but not a penny in your pocket. Hey, if you're tired of the lies and sick of the false promises, take a look at this—it's the simplest, most straightforward game plan for completely making over your money habits. And it's based on results, not pie-in-the-sky fantasies. With *The Total Money Makeover: Classic Edition*, you'll be able to:

- Design a sure-fire plan for paying off all debt—meaning cars, houses, everything
- Recognize the 10 most dangerous money myths (these will kill you)
- Secure a big, fat nest egg for emergencies and retirement!

Includes new, expanded "Dave Rants" sidebars tackle marriage conflict, college debt, and more. All-new forms and back-of-the-book resources to make *Total Money Makeover* a reality.

Book Information

Hardcover: 272 pages

Publisher: Thomas Nelson; 1 edition (September 17, 2013)

Language: English

ISBN-10: 1595555277

ISBN-13: 978-1595555274

Product Dimensions: 7.5 x 1 x 9.5 inches

Shipping Weight: 1.2 pounds (View shipping rates and policies)

Average Customer Review: 4.7 out of 5 stars 4,748 customer reviews

Best Sellers Rank: #125 in Books (See Top 100 in Books) #1 in Books > Business & Money >

Personal Finance > Credit Ratings & Repair #2 in Books > Business & Money > Personal Finance > Budgeting & Money Management

Customer Reviews

Radio talk-show host and bestselling author Ramsey (Financial Peace) is less a financial analyst and more of a preacher, which explains both his popularity and the appeal of this book, which just

might gain a wide audience. The bedrock of his system is simple: work hard, pay what you owe and stay out of debt. His main commandment is "Pay cash." He first exhorts the reader to take "baby steps," which are designed to build on each other: first, save \$1,000 as an emergency fund; then, pay off all debts from smallest to largest; save a larger three-to-six-month emergency fund; finally, start to save for college and pay off your home mortgage. Ramsey understands the difficulty in putting these steps into action, and therefore packs his book with personal testimonials from everyday people who have used his system and have become debt free, with obvious struggles. The key is what Ramsey calls "Gazelle intensity," which is to live a financial life the way a gazelle saves itself from an attacking cheetah-"outmaneuver the enemy and run for your life." While Ramsey provides some helpful charts and graphs so readers can keep track of their efforts to follow his steps, the strength of this book is that it is a straightforward motivational tool. He provides the brutally direct truth about the hard work it takes to become free of debt, and his directness is a great part of the book's charm. Copyright 2003 Reed Business Information, Inc. --This text refers to the Audio CD edition.

"Winning at money is 80 percent behavior and 20 percent head knowledge." So states Ramsey, author and radio show host, offering a comprehensive plan to get out of debt and achieve financial fitness. Our current financial position represents the sum total of the decisions we've made to this point, he tells us, and we must take personal responsibility for our financial problems. His seven-step plan includes paying off all debts except the home mortgage at an accelerated speed, creating a financial safety net that covers three to six months' expenses, investing 15 percent of income in a retirement fund, and saving for children's college expenses. He effectively shows how regular people can rid themselves of debt and grow their wealth using current income. While many of Ramsey's concepts are not new, his simple approach and client testimonials will resonate with a broad range of library patrons. This is important information in a society buried in debt, with unprecedented numbers of people facing bankruptcy. Mary Whaley Copyright © American Library Association. All rights reserved --This text refers to the Audio CD edition.

I have read dozens of finance books and this is one of the best. I would put it up there with Automatic Millionaire, Rich Dad Poor Dad, and Pirates of Financial Freedom. It isn't perfect though which I will talk about later. Who is this book for? Everyone can benefit from it, but it is great for married couples and those in their late 20s, 30s, and early 40s. Young adults could benefit tremendously from it, but I'm worried it might not be exciting or fun enough to hold their attention. It's

not really meant for retirees.--- The Good ---* He says financial freedom is 80% behavior and 20% knowledge which is so important, and he emphasizes this by pointing out there are a lot of broke finance professors.* There are many real-life success stories of real people which shows his method works, and they also provide inspiration.* He lays out his seven Baby Steps and makes them simple to understand. He points out that living right financially is not complicated. It may be difficult, but it's not complicated.* I really liked the quote, "If you worked for a company called YOU Inc. and you managed money at YOU Inc. the way you manage your own money now, would you fire you?"* The book includes helpful budget forms and worksheet in the back of the book.* He isn't all gloom and doom. He wants you to have fun and even approves of buying a \$30,000 watch, but only after you reach step seven and can afford it.--- The Not-So-Good ---* He doesn't go into a lot of detail on how to increase your income. Dave Ramsey is rich because he is a business owner who can make money from his radio show, books, seminars, programs, etc. It would have been great to get his advice on that, but he probably didn't want to overwhelm the reader with too many topics.* I feel his previous bad experience with debt (he was over-leveraged with his real estate investments) has made him overly zealous on not having any debt. College loans can be very appropriate for some people, business loans can be great in the right situation, and his statement that you should put money toward paying down debt rather than getting the company 401(k) match seemed too extreme to me.* The book wasn't super entertaining. I found a few parts to be a little dry and repetitive. While it certainly wasn't boring, I wish more money management books would be like the new personal finance adventure novel, but I guess that isn't this book's purpose. Still, there were a couple parts that made me chuckle and he did have some interesting stories.* He stressed putting 100% of your investments in stock-related mutual funds. First, I feel ETFs are probably better than mutual funds because they are cheaper and won't underperform the market. Second, recommending a 100% stock portfolio to everyone regardless of age, financial goals, or risk tolerance seems risky to me. Plus you wouldn't experience the diversification benefit of owning non-correlated asset classes.* He doesn't talk about the benefits of setting S.M.A.R.T. goals or having an accountability partner, which have been shown to greatly help people achieve all kinds of dreams.--- Conclusion ---Overall it is a very good book with a lot of good advice and inspirational case studies. You certainly won't regret reading it.

Good book. Life changing! In 4 months, I paid off my car loan, all credit cards and doctor bills!!! About \$6,000 total. I increased my credit score to a 747. Started at a 660.

Wonderful, logical long term self reliance information with plenty of backup. My go-to book for straight talk on the financial maze, and I have shared it and recommended it to friends.

finally a book on budgeting that is easy to understand and follow! You don't need a PHD!

This book was an excellent read for a number of reasons, but I'm only going to list my top two. First, it's not complicated. After reading I was easily able to explain the concepts to my wife, who also got on board with Dave's plan! Second, it tackles a concept that most other financial books won't : spirituality. Dave talks about the importance of having an open fist with your money, in order that it does not become your master. I loved this book and can't wait to begin my own total money makeover!!

The best financial book I've read to date. Very simple concepts that anyone can do. This book will change your life if you follow Daves principles.

Must read for anyone getting started on finances. Even the so called experts could stand to read it because it hits the basics over and over with simple methods and motivational success stories. Reading is entertaining and goes quickly. But there is work involved too, and the work sheets are included in the appendix. You have to actually do the work to make things happen to improve your financial future. I have purchased this book and given to at least 4 other people, including my teenage kids. Don't let others dis these methods. They are simple and effective. Anyone can do these 7 baby steps.

After hearing a relative talk about using envelopes to budget, I was admittedly a little dismissive of whatever was in this book/plan. But then I heard about the debt snowball concept and I decided to read up on the whole plan. I'll be revising my review in exactly 32 months when I'm debt free! The book is great, straightforward, challenging in a good "tough love" way, and I anticipate that it's about to change my life. Overdramatic, perhaps, but let's see 2.5 years from now!

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Professionals From The American Council On Exercise (Guides for Fitness Professionals) (Ace's Group Fitness Specialty) Fiverr-Best Gigs to Make Money on Fiverr With Proven Money Making Gigs And Ways for Making Money That Work (Fiverr.com Books, Make Money With Fiverr Gigs, Ideas, Tips, SEO Book 1) Dave Ramsey's The Total Money Makeover | Summary & Review The Total Money Makeover Workbook Personal Finance: Budgeting and Saving Money (FREE Bonuses Included) (Finance, Personal Finance, Budget, Budgeting, Budgeting Money, Save Money, Saving Money, Money) Study Guide for The Economics of Money, Banking, and Financial Markets and The Economics of Money, Banking, and Financial Markets Business School Edition How to Have Outrageous Financial Abundance In No Time::Biblical Principles For Immediate And Overwhelming Financial Success: Wealth Creation,Personal Finance, Budgeting, Make Money,Financial Freedom Total Chi Fitness - Meridian Stretching Exercises for Ultimate Fitness, Performance and Health (Chi Powers for Modern Age Book 2) Total Chi Fitness: Meridian Stretching Exercises for Ultimate Fitness, Performance and Health (Chi Powers for Modern Age) Healing Multiple Sclerosis: Diet, Detox & Nutritional Makeover for Total Recovery, New Revised Edition Healing Multiple Sclerosis, New Revised Edition Diet, Detox & Nutritional Makeover for Total Recovery Fitness Nutrition: The Ultimate Fitness Guide: Health, Fitness, Nutrition and Muscle Building - Lose Weight and Build Lean Muscle Fitness Nutrition: The Ultimate Fitness Guide: Health, Fitness, Nutrition and Muscle Building - Lose Weight and Build Lean Muscle (Carbs, Protein, Muscle ... Workout Nutrition, Nutrition For Athletes) Bob Greene's Total Body Makeover: An Accelerated Program of Exercise and Nutrition f The Gleason's Gym Total Body Boxing Workout for Women: A 4-Week Head-to-Toe Makeover How to Make Money Online: Learn how to make money from home with my step-by-step plan to build a \$5000 per month passive income website portfolio (of ... each) (THE MAKE MONEY FROM HOME LIONS CLUB) HOW TO MAKE MONEY ONLINE: Learn how to make money from home with my step-by-step plan to build a \$5000 per month passive income website portfolio (of 10 ... each) (THE MAKE MONEY FROM HOME LIONS CLUB)

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