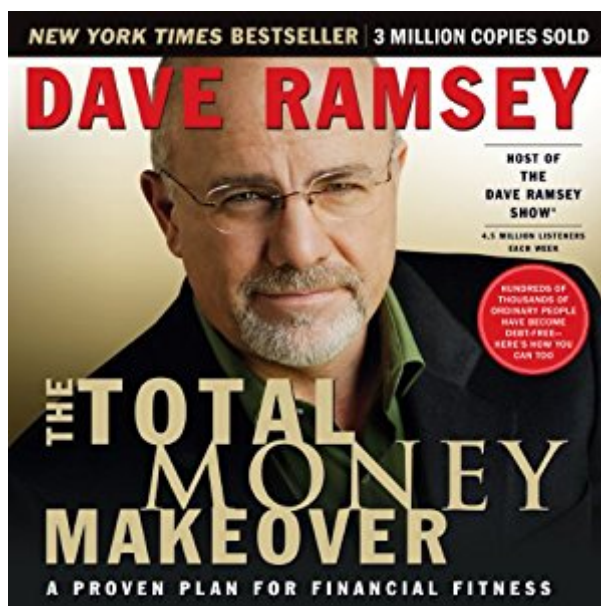


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# The Total Money Makeover: A Proven Plan For Financial Fitness



## Synopsis

The success stories speak for themselves in this audio book from money maestro Dave Ramsey. Instead of promising the normal dose of quick fixes, Ramsey offers a bold, no-nonsense approach to money matters, providing not only the how-to but also a grounded and uplifting hope for getting out of debt and achieving total financial health. Ramsey debunks the many myths of money (exposing the dangers of cash advance, rent-to-own, debt consolidation) and attacks the illusions and downright deceptions of the American dream, which encourages nothing but overspending and massive amounts of debt. "Don't even consider keeping up with the Joneses," Ramsey declares in his typically candid style. "They're broke!" The Total Money Makeover isn't theory. It works every single time. It works because it is simple. It works because it gets to the heart of the money problems: you. --This text refers to the Kindle Edition edition.

## Book Information

Audible Audio Edition

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Version: Abridged

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Best Sellers Rank: #2 in Books > Business & Money > Personal Finance > Credit Ratings & Repair #5 in Books > Business & Money > Personal Finance > Budgeting & Money Management #6 in Books > Audible Audiobooks > Business & Investing > Personal Finance & Investing

## Customer Reviews

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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