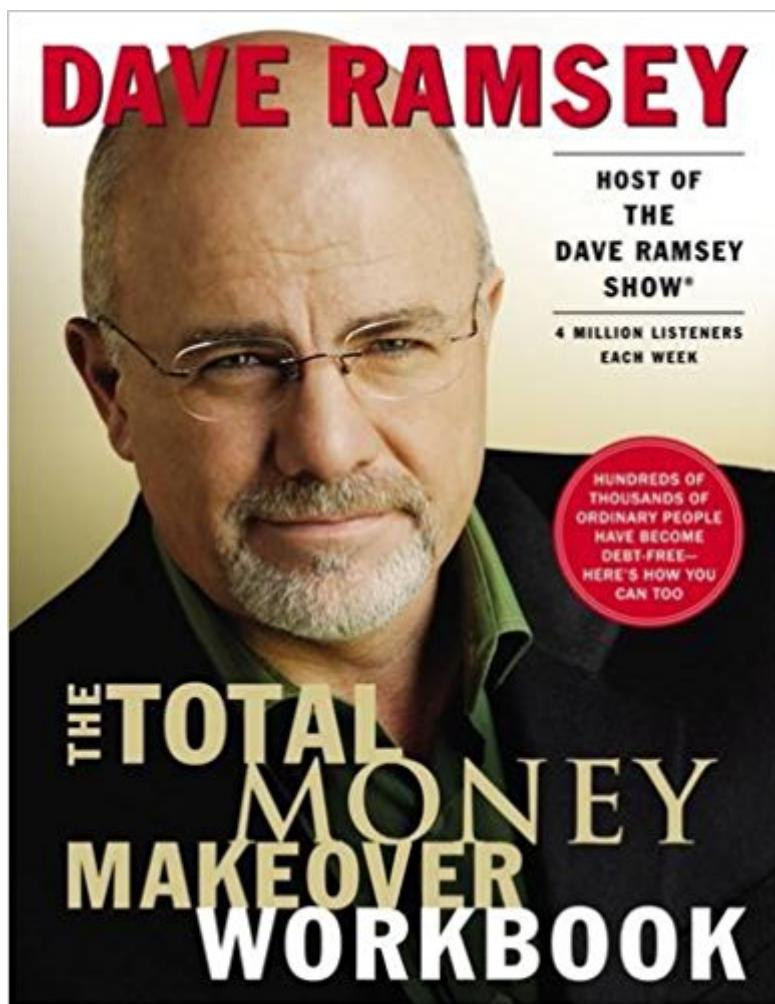


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# The Total Money Makeover Workbook



## Synopsis

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.

## Book Information

Paperback: 245 pages

Publisher: Thomas Nelson; Workbook ed. edition (January 21, 2003)

Language: English

ISBN-10: 0785263276

ISBN-13: 978-0785263272

Product Dimensions: 7 x 0.7 x 9 inches

Shipping Weight: 14.9 ounces (View shipping rates and policies)

Average Customer Review: 4.6 out of 5 stars 555 customer reviews

Best Sellers Rank: #1,812 in Books (See Top 100 in Books) #4 in Books > Business & Money > Personal Finance > Credit Ratings & Repair #14 in Books > Business & Money > Personal Finance > Budgeting & Money Management

## Customer Reviews

Dave Ramsey is America's trusted voice on money and business. His five New York Times bestselling books—*Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership*, and *Smart Money Smart Kids*—have sold more than 7 million copies combined. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations and iHeartRadio.

If you've read The Total Money Makeover, you don't really need this workbook. But if you haven't read Total Money Makeover, I wouldn't use this as a substitute - just go get the Total Money Makeover instead. The baby steps are pretty straightforward: Baby Step 1 → \$1,000 to start an Emergency Fund - you'll find this way easier than you expect to. Baby Step 2 → Pay off all debt using the Debt Snowball - this takes a LOT of patience, but you can do it. Baby Step 3 → 3 to 6 months of expenses in savings. Baby Step 4 → Invest 15% of household income into Roth IRAs and pre-tax retirement. Baby Step 5 → College funding for children. Baby Step 6 → Pay off home early. Baby Step 7 → Build wealth and give. The rules are simple: 1) Live and breathe by your budget. 2) Attack your debt with a vengeance. Think about how your debt is holding you back and get mad at your debt. 3) Don't stray from the path. 4) As Dave says, "Live like no one else so you can live (and give) like no one else." I listen to the podcast as well and it helps keep me thinking forward and remembering why I started my journey. Dave Ramsey's work can be life-changing, but you have to follow it to the letter. Don't try to do your own thing. That said, know that the rules are available widely online, and Ramsey didn't create this philosophy, he just made it easier to understand than anyone had in the past.

This book is well made and we've already started implementing the techniques into our daily lives... so excited for future progress financially!

Excellent workbook, you get MORE than your money's worth!!

This is a great book. Only thing is that it is wrapped around those who maybe married and have multiple sources of income. But I have managed around it.

This book would be good for someone in debt. My husband and I just need more discipline with our spending. Our tax person suggested it. Most of this was stuff I already knew, but all in one place. Be prepared to get all your info together and work the numbers.

This was a new book! No markings at all! Very pleased and fast shipping.

Great book. Gives good advice. I'm actively starting to save more.

Great book, please invest the time to read and implement the great plan is shown in here

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