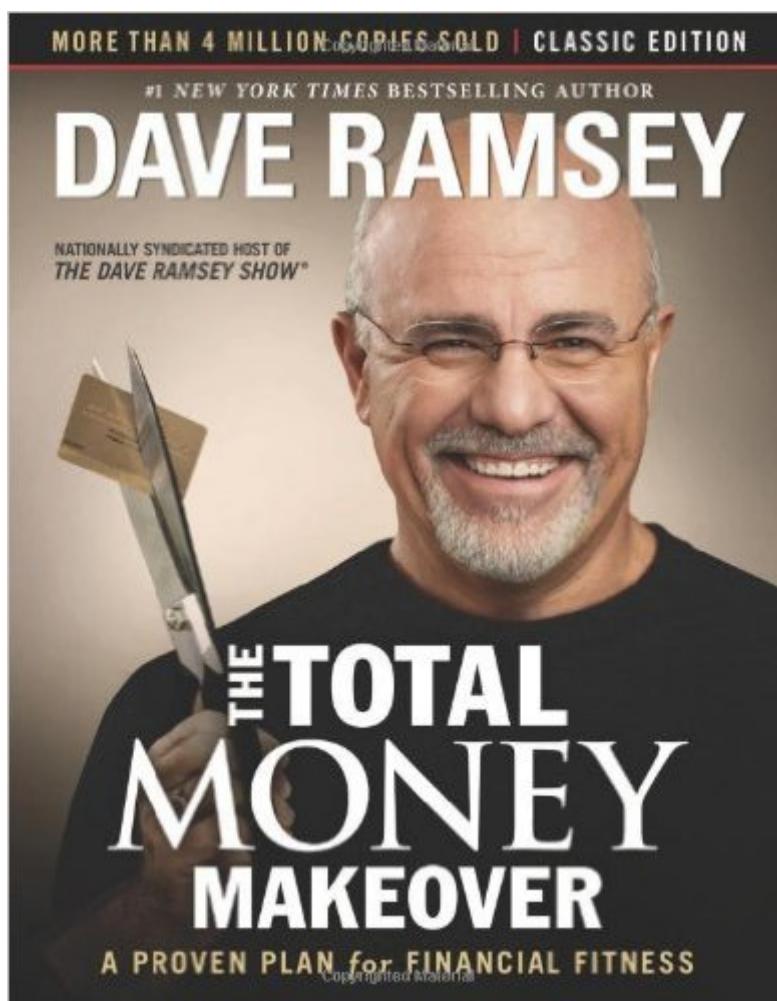


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# The Total Money Makeover: Classic Edition: A Proven Plan For Financial Fitness



## 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 *œDave 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

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## Customer Reviews

I enjoy discussions about my finances about as much as I enjoy talking about my weight. I certainly need to work on both, but I'd prefer to avoid the topics if at all possible, thank you very much. Can I get an "amen"? Dave Ramsey, radio talk show host, author and all-around financial guru, is no

stranger to this ostrich routine. After his own bankruptcy he came to the conclusion that the key to financial (and physical) fitness isn't knowing all the tricks of the money trade; it's being honest with yourself. "If I can control the guy in the mirror, I can be skinny and rich," he says in his new book **THE TOTAL MONEY MAKEOVER**. In other words, you have to get your head out of the sand. Okay, I have to get my head out of the sand. Leaving the skinny to other books, Ramsey is a prophet to those who want to be rich but would settle for being financially stable. It's clear that this is a large group, given the popularity of Ramsey's radio show and books. After reading **THE TOTAL MONEY MAKEOVER**, I can see why they flock to him for advice. Ramsey's principles are simple and straightforward. Pay cash. Pay off debts from smallest to largest. Create an emergency fund. He provides easy-to-understand answers to many seemingly complex questions about budgeting, retirement funds, saving for college education, and more. Large pullout quotes scattered throughout the book offer bite-sized financial advice and factoids in Ramsey's typically direct manner: "A new \$28,000 car will lose about \$17,000 of value in the first four years you own it. To get the same result, you could toss a \$100 bill out the window once a week during your commute." "Looking to spend \$100 per month on life insurance?"

"The Total Money Makeover" by Dave Ramsey, is the 3rd Edition of his popular book outlining personal finance advice and his "Baby Steps" method of righting your financial ship. I'm assuming that if you actively searched here under his name, you already know who Ramsey is - he and Suze Orman are probably the two most prominent personal-finance show hosts in the US. They have somewhat different styles - both can be pretty blunt to their callers when needed, but Ramsey tends to lean toward advising people to take more-drastic measures to get their debt down ('beans and rice, rice and beans' and his mantra of 'Live like no one else, so you can someday Live like no one else') as opposed to Orman's "People first, then money, then things". She's a bit more empathic, but maybe he's a bit more hard-line because, at least from what I've seen (and I've watched both for several years), his audience generally seems to get themselves into bigger financial messes in the first place. If you think you've got it bad, tune into his show (on Fox Business Channel on cable) and you'll hear some REALLY bad stories of situations people have gotten themselves into, that will probably make you feel better about your own finances. Many of the 'true stories' contained in the book are of people who got themselves in trouble by: 1) getting married/divorced too young, to/from someone who was as equally inept at handling money; 2) having lots of kids at a very early age (they're expensive, big surprise); and 3) appearing to have no education beyond high school, or majoring in something that is unlikely to yield a living income.

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.

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