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**KEY=1 - JAYLIN BALLARD**

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## The Total Money Makeover

## A Proven Plan for Financial Fitness

*Thomas Nelson Inc* **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.**

## The Legacy Journey

## A Radical View of Biblical Wealth and Generosity

*Ramsey Press* **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?**

# Financial Peace

*Lampo* **Dave Ramsey explains those scriptural guidelines for handling money.**

## Baby Steps Millionaires

# How Ordinary People Built Extraordinary Wealth--and How You Can Too

*Ramsey Press* **You Can Baby Step Your Way to Becoming a Millionaire Most people know Dave Ramsey as the guy who did stupid with a lot of zeros on the end. He made his first million in his twenties—the wrong way—and then went bankrupt. That’s when he set out to learn God’s ways of managing money and developed the Ramsey Baby Steps. Following these steps, Dave became a millionaire again—this time the right way. After three decades of guiding millions of others through the plan, the evidence is undeniable: if you follow the Baby Steps, you will become a millionaire and get to live and give like no one else. In *Baby Steps Millionaires*, you will . . . \*Take a deeper look at Baby Step 4 to learn how Dave invests and builds wealth \*Learn how to bust through the barriers preventing them from becoming a millionaire \*Hear true stories from ordinary people who dug themselves out of debt and built wealth \*Discover how anyone can become a millionaire, especially you** *Baby Steps Millionaires* isn’t a book that tells the secrets of the rich. It doesn’t teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you’ll lead if you follow the Baby Steps is anything but boring! You don’t need a large inheritance or the winning lottery number to become a millionaire. Anyone can do it—even today. For those who are ready, it’s game on!

# Dave Ramsey's Complete Guide to Money

*Ramsey Press* **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!

## Financial Peace Revisited

### New Chapters on Marriage, Singles, Kids and Families

*Penguin* With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers: • how to get out of debt and stay out • the KISS rule of investing—"Keep It Simple, Stupid" • how to use the principle of contentment to guide financial decision making • how the flow of money can revolutionize relationships With practical and easy to follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

## Smart Money Smart Kids

### Raising the Next Generation to Win with Money

*Ramsey Press* 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.

## The Money Answer Book

*Thomas Nelson* 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.

## Essentials of Investments

*McGraw-Hill Education* The market leading undergraduate investments textbook, *Essentials of Investments, 8e* by Bodie, Kane and Marcus, emphasizes asset allocation while presenting the practical applications of investment theory. The authors have eliminated unnecessary mathematical detail and concentrate on the intuition and insights that will be useful to practitioners throughout their careers as new ideas and challenges emerge from the financial marketplace. The eighth edition has been fully updated to reflect the recent financial crisis and includes a new chapter on Hedge Funds.

## The Financial Peace Planner

## A Step-by-Step Guide to Restoring Your Family's Financial Health

*Penguin* Get out of debt and stay out with the help of Dave Ramsey, the financial expert who has helped millions of Americans control their money. *The Financial Peace Planner* may be the most valuable purchase you ever make. Dave Ramsey's practical regimen, based on his own personal experience with debt, offers hard-won advice and much needed hope to people who find themselves in serious debt and desperate for a way out. This book comes in a workbook format, allowing you to frequently monitor your progress and, most importantly, to face your situation honestly. Loaded with inspirational insights that come from personal experience, this set of books will be life changing for any debt-ridden readers. You'll find help on how to: • Assess the urgency of your situation • Understand where your money's going • Create a realistic budget • Dump your debt • Clean up your credit rating

# Summary of The Total Money Makeover

## A Proven Plan for Financial Fitness by Dave Ramsey

*Summareads Media LLC* **Imagine Clearing All Your Debts... How does that feel? What if it's only seven baby steps to follow in order to achieve financial stability? We're all taught English, Math, Science in school and yet we're never taught how to budget or manage our money. We did not fail school... .. school failed us. If you've ever found yourself having too much month at the end of the money, this book is for you. If you want to be good in math, study math. If you want to be rich, study money. The Total Money Makeover by Dave Ramsey is first published in 2003. Since then, it has sold over 5 million copies and the book has been on The Wall Street Journal bestsellers list for over 500 weeks. Here's what you'll discover... --- Chapter 1: Making Over Your Money Challenge --- Chapter 2: Living in Denial --- Chapter 3: The Myth that Debt is a Tool --- Chapter 4: The Rich and Their Secrets --- Chapter 7: Snowball Effect --- Chapter 8: Finishing Your Emergency Fund --- And so much more. If you're ready to take up the Total Money Makeover challenge, click on the BUY NOW button and start reading this summary book NOW! ----- Why Grab Summareads' Summary Books? --- Unparalleled Book Summaries... learn more with less time. --- Bye Fluff... get the vital principles of a full-length book in a limited time. --- Come Comprehensive... handy companion that can be reviewed side by side the original book --- Hello Facts... we will never inject our opinions into the original works of the authors --- Actionable Now... because knowledge is only potential power ----- Disclaimer: This is an unauthorized book summary. We are not affiliated or sponsored by the original authors or publishers in anyway. In every summary book, you'll realize that it is a great resource for personal development and growth. Nevertheless, we encourage purchasing BOTH the original books and our summary book as your retention for the subject matter will be greatly amplified.**

## The Total Money Makeover Workbook

*Thomas Nelson* **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.

## Daily Readings from Beyond Blessed

### 90 Devotions to Overcome All Financial Stress

*FaithWords* Reach your financial goals and reduce the stress in your life with this book of biblical principles by the bestselling author of *The Blessed Life*. Who doesn't want to eliminate financial stress? Who doesn't want to get out of debt, reach their financial goals, experience the joy that God intends for us, and be free to bless others with their resources? In *The Blessed Life*, Pastor Robert Morris teaches that generosity is a key component to being in God's favor. Now, in *Beyond Blessed*, he shares the importance of being a good steward, not only with your finances, but with every part of your life. Pastor Morris will motivate you to become a better manager of your money, and provide practical lessons on taking your finances to the next level. Through Biblical principles, personal stories, and incredible testimonies, you will learn how to be a good steward, and that when you properly manage your finances, blessings will pour into all areas of your life. Here is a guide to increasing and going further with what God has given you, and living beyond blessed.

## Financial Adulting

# Everything You Need to be a Financially Confident and Conscious Adult

*John Wiley & Sons* **Perfect for anyone seeking to get a firm handle on their personal finances, *Financial Adulting* is a must-have resource that demystifies and simplifies complex topics and makes understanding personal finance fun From the founder of The Fiscal Femme, a popular feminist money platform, and author of The 30-Day Money Cleanse, Ashley Feinstein Gerstley's *Financial Adulting: Everything You Need to be a Financially Confident and Conscious Adult* delivers an easy-to-follow, informative, and fun financial guide. From budgeting and consumer activism to retirement investing and paying down debt, you'll learn everything you need to know and do to be a financially savvy adult. In this important book, you'll: Master fundamental concepts, including dealing with student loans, maximizing your 401(k), and preparing for salary negotiations Use a racial and feminist justice lens to tackle rarely discussed topics in money and equity and better understand deep-seated historic and systemic obstacles Recognize that your circumstances, goals, and values are unique and require a custom approach in order to succeed financially Receive a simple step-by-step guide to reaching your financial goals while living a big, exciting, and meaningful life**

## Retire Inspired

# It's Not an Age. It's a Financial Number.

*Ramsey Press* **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!

## Entreleadership

## Everyday Millionaires

## How Ordinary People Built

## Extraordinary Wealth--and how You Can Too

**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**

## The Index Card

## Why Personal Finance Doesn't Have to Be Complicated

*Penguin* **"The newbie investor will not find a better guide to personal finance." —Burton Malkiel, author of A RANDOM WALK DOWN WALL STREET** TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an off-hand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4" x 6" card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

# Dave Ramsey's Complete Guide to Money

## The Handbook of Financial Peace University

*Ramsey Solutions Incorporated* "This is the official handbook for Financial Peace University. If you are following Dave's teaching, you already know what is in this book. But if you're new to Dave this is the book for you."-- Publisher's website.

## Summary: Complete Guide to Money

### A Book by Dave Ramsey

**30 Minute Summary of Complete Guide to Money 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 Complete Guide to Money will help you: Understand the main ideas of the book within 30 minutes. The summary explains Dave Ramsey's financial principles in such as the Debt Snowball and the 7 Baby Steps. Avoid getting lost in the details of a 330-page book. This streamlined summary will break down the fundamentals of budgeting, saving, spending, giving, and investing. Immediately apply the key concepts from the book. Use our 13 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: Complete Guide to Money today!

## The Money Book for the Young, Fabulous & Broke

*Penguin* 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.

## Debt Free Living

### How to get out of debt and stay out

*Pain Free Living Company* **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.**

## Slaying the Debt Dragon

### How One Family Conquered Their Money Monster and Found an Inspired Happily Ever After

*Tyndale House Publishers, Inc.* **Lowe was shocked when she realized how the small, everyday expenses of living just added up until her family was being threatened by one dragon of a debt. Through hard work and God's help, the family paid off their creditors in just under four years. Lowe shares how her war on debt strengthened her marriage and brought her whole family closer to God and to one another.**

## Financial Peace Jr.

### Teaching Kids About Money! : "Cool Tools" for Training Tomorrow's Millionaires!

## Your Money: The Missing Manual

*O'Reilly Media* **Keeping your financial house in order is more important than ever. But how do you deal with expenses, debt, taxes, and retirement without getting overwhelmed? This book points the way. It's filled with the**

kind of practical guidance and sound insights that makes J.D. Roth's GetRichSlowly.org a critically acclaimed source of personal-finance advice. You won't find any get-rich-quick schemes here, just sensible advice for getting the most from your money. Even if you have perfect credit and no debt, you'll learn ways to make your rosy financial situation even better. Get the info you need to make sensible decisions on saving, spending, and investing Learn the best ways to set and achieve financial goals Set up a realistic budget framework and learn how to track expenses Discover proven methods to help you eliminate debt Understand how to use credit wisely Win big by making smart decisions on your home and other big-ticket items Learn how to get the most from your investments by avoiding rash decisions Decide how -- and how much -- to save for retirement

## International Business Finance

*Routledge* This textbook introduces students to the fundamental workings of business and finance in the global economy. It brings clarity and focus to the complexities of the field and demonstrates the key linkages between the foreign exchange markets and world money markets. Core topics examined include: corporate aspects of international finance, with special attention given to contractual and operational hedging techniques the mechanics of the foreign exchange markets the building blocks of international finance the optimal portfolio in an international setting. Michael Connolly also provides up-to-date statistics from across the globe, relevant international case studies, problem sets and solutions and links to an online PowerPoint presentation. International Business Finance is an engaging and stimulating text for students in undergraduate and MBA courses in international finance and a key resource for lecturers.

## Financial Peace Junior

## Teaching Kids How to Win With Money!

Financial Peace Junior is designed to help you teach your kids about money. It's packed with tools, resources and step-by-step instructions for parents. What can be intimidating is made ultra-easy. There are ideas for activities and age-appropriate chores, and you'll have all the tools you need to make learning about money a part of your daily life. Your kids will love the exciting games and toys. The lessons of working, giving, saving and spending are brought to life through fun stories in the activity book, and kids will love tracking their progress on the dry-erase boards! Financial Peace Junior doesn't just give you the tools to teach your kids to win with money--it shows you how.

# Their Eyes Were Watching God

*Prabhat Prakashan* **Their Eyes Were Watching God** is a 1937 novel by African-American writer Zora Neale Hurston. It is considered a classic of the Harlem Renaissance of the 1920s, and it is likely Hurston's best known work.

## Pound Foolish

# Exposing the Dark Side of the Personal Finance Industry

*Penguin* **If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes: "What's keeping you from being rich? In most cases, it is simply a lack of belief." —SUZE ORMAN, The Courage to Be Rich "Are you latte-ing away your financial future?" —DAVID BACH, Smart Women Finish Rich "I know you're capable of picking winning stocks and holding on to them." —JIM CRAMER, Mad Money** They're common refrains among personal finance gurus. There's just one problem: those and many similar statements are false. For the past few decades, Americans have spent billions of dollars on personal finance products. As salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome even daunting financial obstacles. But that's not true. In this meticulously reported and shocking book, journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths, contradictions, and outright lies it has perpetuated. She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer little if any help. Olen calls out some of the biggest names in the business, revealing how even the most respected gurus have engaged in dubious, even deceitful, practices—from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune. **Pound Foolish** also disproves many myths about spending and saving, including: **Small pleasures can bankrupt you: Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires. But reducing our caffeine consumption will not offset our biggest expenses: housing, education, health care, and retirement. Disciplined investing will make you rich: Gurus also love to show how steady investing can turn**

modest savings into a huge nest egg at retirement. But these calculations assume a healthy market and a lifetime without any setbacks—two conditions that have no connection to the real world. Women need extra help managing money: Product pushers often target women, whose alleged financial ignorance supposedly leaves them especially at risk. In reality, women and men are both terrible at handling finances. Financial literacy classes will prevent future economic crises: Experts like to claim mandatory sessions on personal finance in school will cure many of our money ills. Not only is there little evidence this is true, the entire movement is largely funded and promoted by the financial services sector. Weaving together original reporting, interviews with experts, and studies from disciplines ranging from behavioral economics to retirement planning, *Pound Foolish* is a compassionate and compelling book that will change the way we think and talk about our money.

## The Barefoot Investor

## The Only Money Guide You'll Ever Need

*John Wiley & Sons* \*\* Reviewed and updated for the 2020-2021 financial year\*\* This is the only money guide you'll ever need That's a bold claim, given there are already thousands of finance books on the shelves. So what makes this one different? Well, you won't be overwhelmed with a bunch of 'tips' ... or a strict budget (that you won't follow). You'll get a step-by-step formula: open this account, then do this; call this person, and say this; invest money here, and not there. All with a glass of wine in your hand. This book will show you how to create an entire financial plan that is so simple you can sketch it on the back of a serviette ... and you'll be able to manage your money in 10 minutes a week. You'll also get the skinny on: Saving up a six-figure house deposit in 20 months Doubling your income using the 'Trapeze Strategy' Saving \$78,173 on your mortgage and wiping out 7 years of payments Finding a financial advisor who won't rip you off Handing your kids (or grandkids) a \$140,000 cheque on their 21st birthday Why you don't need \$1 million to retire ... with the 'Donald Bradman Retirement Strategy' Sound too good to be true? It's not. This book is full of stories from everyday Aussies — single people, young families, empty nesters, retirees — who have applied the simple steps in this book and achieved amazing, life-changing results. And you're next.

## Financial Peace Revisited

# New Chapters on Marriage, Singles, Kids and Families

*Penguin* With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers: • how to get out of debt and stay out • the KISS rule of investing—"Keep It Simple, Stupid" • how to use the principle of contentment to guide financial decision making • how the flow of money can revolutionize relationships With practical and easy to follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

## Astrid and Apollo and the Fishing Flop

*Picture Window Books* It's the twins' first time fishing. Astrid and Apollo can't wait to ride on their Uncle Lue's fast boat and get goofy pictures with all the fish they catch. But Apollo keeps catching things that are not fish! When a storm brings them to shore, Apollo starts to feel like he's a fishing failure. Can the twins turn the day around and help Apollo find the fun in fishing?

## Money-Making Mom

## How Every Woman Can Earn More and Make a Difference

*Thomas Nelson* Entrepreneur, author, and popular blogger Crystal Paine shares the secrets of building income at home, using real life examples to from her own journey in becoming a money-making mom as well as the stories of other women from all walks of life. The nuts and bolts of how to make more money from home are revealed in clear steps that can be

immediately and easily put into practice. But more than just a how-to book for earning extra income, *The Money-Making Mom* is a challenge to dream big and create a pathway for life. Paine offers examples and insights about what "finding your purpose" can look like in family, career, and service to others. Readers will find inspiration and hope for a life that's more than "just getting by," one driven by vision and the freedom to bless others generously.

## Summary: Personal Finance

### Classics 2-In-1 Collection

## Rich Dad Poor Dad and the Total Money Makeover

**Summary Collection of Rich Dad Poor Dad and The Total Money Makeover**  
Make the most of your time by reading the summaries of these two personal finance classics by Robert Kiyosaki and Dave Ramsey! This 2-in-1 summary collection will help you: Understand the main ideas of each book within 15-20 minutes. The summary explains Dave Ramsey's financial principles such as the Debt Snowball and the 7 Baby Steps as well as Robert Kiyosaki's six lessons that he learned from his Rich Dad. Avoid getting lost in the details of 420 pages. This streamlined summary will break down the fundamentals of budgeting, cash flow, saving, and investing from Rich Dad Poor Dad and the Total Money Makeover. Immediately apply the key concepts from the book. Use our 23 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 Guides recap each chapter in 1-2 sentences to help you see how each principle interacts with the others. Order your copy of Summary: Personal Finance Classics 2-in-1 Collection today! Estimated reading time: 35 Minutes

## The Total Money Makeover

### Workbook: Classic Edition

## The Essential Companion for

# Applying the Book's Principles

*Thomas Nelson* **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.**

## Foundations in Personal... (College Edition )

## Embedded Librarians

## Moving Beyond One-shot Instruction

*Assoc of Collge & Rsrch Libr* **Showcases strategies for successfully embedding librarians and library services across higher education. Chapters feature case studies and reports on projects from a wide variety of colleges and universities. --from publisher description.**

## My Money My Way

## Taking Back Control of Your Financial Life

*Penguin* **Does fear and insecurity keep you from looking at your bank account? Is your financial anxiety holding you captive? You don't have to stress about money anymore. YOU can take back control. As a newly divorced single mom making \$24,000 per year and facing down \$77,000 in debt, Kumiko Love worried constantly about money. She saw what other moms had—vacations, birthday parties, a house full of furniture—and felt**

ashamed that she and her son lived in a small apartment and ate dinner on the floor. Worse, when her feelings began to exhaust her, she binge-shopped, reasoning that she'd feel better after a trip to the mall. On the day she needed to pay for a McDonald's ice cream cone without her credit card, she had an epiphany: Money is not the problem. Self-Doubt is the problem. Shame is the problem. Guilt is the problem. Society's expectations for her are the problem. She is the solution. Once she reversed the negative thinking patterns pushing her toward decisions that didn't serve her values or goals, her financial plan wrote itself. Now, she's not only living debt-free in her dream home, which she paid for in cash, but she has spread her teachings around the world and helped countless women envision better lives for themselves and their families. Now, building on the lessons she's taught millions as the founder of The Budget Mom, she shares a step by step plan for taking control back over your financial life—regardless of your level of income or your credit card balance. Through stories from navigating divorce to helping clients thrive through recessions, depression, eviction, layoffs and so much more, you will learn foundational practices such as: How to use your emotions to your financial advantage, instead of letting them control you How to create a budget based on your real life, not a life of self-denial How to create a motivating debt pay-off plan that makes you excited about your future, instead of fearing it My Money My Way will give you the tools to align your emotional health with your financial health—to let go of deprivation and embrace desire. Love's paradigm-shifting system will teach you how to honor your unique personal values, driving emotions, and particular needs so that you can stop worrying about money and start living a financially fulfilled life.

## Summary: the Total Money Makeover

### A Book by Dave Ramsey

**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 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**

## Relating With Money

### Nerds and Free Spirits Unite!

**"Dave Ramsey instructs couples how to work together as a team, gives singles some practical tips for financial accountability, and shows parents how to teach their children about money from a young age"--Container.**