



Suze Orman's Financial Guidebook: Put the 9 Steps to Work

By Suze Orman

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A One-on-One Financial Planning Session with Suze Orman

With her *New York Times* bestseller *The 9 Steps to Financial Freedom*, America's leading financial expert Suze Orman transformed the concept of money forever by teaching us to recognize the emotional aspects of our relationship with it. Now, this fully revised edition of *Suze Orman's Financial Guidebook* translates Suze's own brand of motivation and inspiration into a user-friendly, hands-on workbook that will empower you to work through the nuts and bolts of personal finance, with Suze as your trusted adviser.

Updated to keep you abreast of our quickly shifting economy, you'll find:

- Insightful exercises, quizzes, and worksheets to help you understand how your parents' relationship with money affects yours, and what money means to you
- Up-to-the-minute information on tax codes, IRA rules and regulations, and long-term-care insurance
- Useful strategies for coping with the ever-changing landscape of educational costs, social security, and the stock market
- An outline of key questions that every financial adviser should ask you upon your initial meeting
- An in-depth analysis of all your monthly expenses, providing a realistic picture of just how much money you have to work with and how you may not be respecting your money as much as you should

Regardless of your age and income, it is never too early or too late to take control of your money. *Suze Orman's Financial Guidebook* is the perfect companion to *The 9 Steps to Financial Freedom*, the personal finance classic that changed the way millions of Americans viewed money. Full of self-tests, thought-provoking questions, and Suze's easy-to-understand personal finance advice, here is your empowering approach to achieving financial freedom forever, with the best guide

possible.

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Editorial Review

From Publishers Weekly

A companion to the bestseller *The 9 Steps to Financial Freedom*, Suze Orman's *Financial Guidebook* distills the most important points in 9 Steps, providing work sheets and self-assessment tests for each step that allow readers to take full inventory of their spending habits and attitudes toward money. Through probing questions and quizzes, Orman helps readers explore formative childhood experiences with money and understand how these influence their current financial anxieties. She also gives a crash course in wills, retirement plans and mutual funds, as well as guidance for getting out of debt.

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About the Author

Suze Orman has been called a force in the world of personal finance and a one-woman financial-advice powerhouse by *USA Today*. She is an Emmy Award-winning talk-show host, a contributing financial editor to *O, the Oprah Magazine*, and she writes the series *Money Matters* on Yahoo! Finance. She is also the author of five consecutive *New York Times* bestsellers.

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Step 1

Seeing How Your Past Holds the Key to Your Financial Future

The Road to Financial Freedom

Financial Freedom begins not in a bank or even in a financial planner's office, but in your mind. It begins with your thoughts.

And your thoughts, more often than not, stem from your seemingly forgotten past with money. Please notice that I said "seemingly forgotten past," for in reality you have not forgotten your past at all. In my opinion, the reason that you don't do that which you know you should do with money has nothing to do with your capabilities. All of you are more than capable. It has to do with a memory that is connected with your early, formative experiences with money.

So, the first step toward Financial Freedom is a step back in time to the earliest moments you can recall when money first meant something to you. When you began to see that money could create pleasure -- ice cream cones, merry-go-round rides -- and could also create pain-fights between your parents, perhaps, or longings that couldn't be fulfilled because there wasn't enough money or even because there was too much. When you first understood that money was money. I want you to start to see how your feelings about money today (fearing it, enjoying it, loving it, hating it) can almost certainly be traced to an incident, possibly forgotten until now, from your past.

Suze's Money Memory

My earliest money memory goes back to when I was eight years old. In the hot Chicago summers, all of us in

the neighborhood would go to the Thunderbird Motel to swim. It cost a dollar to get in. One Saturday, as usual, I said to my mom, "Can I have a dollar to go swimming?" And she said, "Sorry, Suze, but we don't have a dollar to give you right now. But don't tell your friends you don't have any money because if you do they will not like you anymore." I suddenly felt I was different from my friends, that I had less than they did, and that they wouldn't like me if they knew. After that night, once my mom and dad were asleep, I started to go into my father's pockets where he kept his money. I would take some bills out of his pocket -- \$1, \$5, \$10. I would take that money, not to spend on me, but to buy my friends gifts -- a comic book, candy, a taffy apple. Why did I start to do that? Because I wanted my friends to think I had money, for if I had money they would like me.

How long did I continue to do that? Until I was twenty or thirty years of age. I don't mean I continued to steal from my father, but I stole from myself in the form of taking my friends out to lunch, buying them gifts for birthdays, weddings, and holidays and charging it all on my credit card even though I didn't have the money to pay for it.

That one memory impacted many, many years of my life.

Money Messages Exercise

Messages about money are passed down from generation to generation, worn and chipped like the family dishes. Your own memories about money will tell you a lot, if you take a step back and see how those memories influenced who you were -- and whether those memories still influence who you are today.

In childhood we live full force. When you delve into childhood memories, they are vivid, alive with the experience of all the five senses -- you can see, touch, taste, smell, and hear them. The smell of cotton candy from the local amusement park, the feel of wind against your face when you leaned out the car window, the mud squishing between your toes as you ran barefoot through mud puddles, the cold on your face when temperatures dropped below zero, the way your house smelled when your mother was cooking your favorite meal. I am asking you to look back into your childhood and remember everything you can about money, the wonderful things it did and the ways in which it might have scared you.

Remember back to when you were three, twelve, or seventeen, and see what comes up for you. When one money memory feels true and important, and keeps coming back, that's the one we want. Here are some questions to help you remember. Please answer yes or no.

Did your friends have things that you didn't?_____

Did you feel that your friends had nicer clothes than you did?_____

Did your friends go on better vacations than you did?_____

Did you feel ashamed of having far more than your friends did, or far less than they did?_____

Did your mother have to work when other mothers didn't, or not have to work when others did?_____

Were you ashamed to bring your friends home to your house?_____

Did your friends' parents have more expensive cars than yours?_____

Did you hear your parents fight about money?_____

Did your mother hide things she bought because your father would yell?_____

Did you have to be extra good in order to earn special treats during your childhood?_____

Did you get money every time you went to see your grandparents?_____

Did you receive only money as gifts, instead of the personal touch of a hand-picked present?_____

Are there gifts you recall receiving as a child that were particularly special?_____

Did you steal from piggy banks, your parents' wallets, or the dime store?_____

Did you get less of an allowance than your friends or siblings got? _____

Did you have to work for your allowance or was it given to you as your right? _____

Did you get money for birthdays? _____

When you received money for birthdays, did someone tell you what to do with it? _____

There is no right or wrong answer. This was just an exercise to help you remember your first money messages.

Think About Your Past

As you are thinking back to your past, close your eyes. See whatever you can; remember what the scene looked like. What was happening in the scene? Was someone laughing, arguing, crying in the next room? With your child's eyes, and with the adult eyes you have now, picture everything you can remember. Here are some questions to help you.

Where were you?

Was someone laughing, arguing, crying?

What else was happening in the scene?

How did it make you feel?

This first step may open the floodgates to many emotions. I've done this exercise with hundreds of people, and most people -- even those in the wealthiest families -- recall a memory that leaves them still sad. The following are some examples of money memories. As you read these memories, think about your own life and your own money memory.

Tom's Money Memory

When Tom was nine his bike was stolen. His parents told him that he was irresponsible because he let it happen and that he did not know how to take care of what money could buy. Therefore he did not deserve to have his bike replaced -- and in fact they never bought him another bike.

Sarah's Money Memory

When Sarah was twelve she asked her mother for a new dress to go to the school dance. Her mother told her she was selfish for wanting a new dress when they didn't even have the money to pay the bills. Sarah ended up not going to the dance because she felt she had nothing to wear, but she told all her friends she couldn't go to the dance because she was ill.

John's Money Memory

John remembers hiding in the backseat of his father's stretch limousine so his friends wouldn't see him. John had more money than all his friends and he didn't want to be different.

Anna's Money Memory

Anna received a smaller allowance from her father than her older brother and younger stepbrother did. This made her feel inferior and undeserving.

Every one of us has such a memory, and every such memory tells us at least part of the story of who we are today. If you let it, your memory will reveal the roots of the fears that so strongly rule your financial life.

Your Money Memories Exercise

OK, now it's your turn. Think about your past. Try to recall your earliest money memories, the ones that created the concept you have of money today. After you have spent some time thinking about this, you will find that one memory in particular feels true and important and keeps coming back. That's the one we want. Please do not censor yourself when you are doing this exercise. If more than one memory comes to mind, use the one that feels the most significant. I want you to be as specific as possible. I can't emphasize enough how important this exercise is. Please do not cheat yourself out of Financial Freedom by putting this exercise off or by not doing it at all.

Please write your money memories in the space provided.

Isn't it amazing how these seemingly innocent memories from our past can have such a pull on us as adults today? Now that you've completed this "Money Memories" exercise, I hope it's clear how large a role the mind can play in creating or destroying Financial Freedom. It's simply astounding to me how money memories have such a hold on our lives-how they directly impact whether or not we deal with our money in a healthy way.

Users Review

From reader reviews:

Michael Herndon:

Why don't make it to become your habit? Right now, try to prepare your time to do the important take action, like looking for your favorite guide and reading a book. Beside you can solve your short lived problem; you can add your knowledge by the reserve entitled Suze Orman's Financial Guidebook: Put the 9 Steps to Work. Try to face the book Suze Orman's Financial Guidebook: Put the 9 Steps to Work as your good friend. It means that it can being your friend when you really feel alone and beside those of course make you smarter than in the past. Yeah, it is very fortuned in your case. The book makes you much more confidence because you can know every thing by the book. So , we need to make new experience and also knowledge with this book.

Paulette Rodriguez:

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Louetta Cantrell:

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Lisa Sullivan:

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