



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

By Dave Ramsey

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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 “Dave 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.

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Download and Read Free Online **The Total Money Makeover: Classic Edition: A Proven Plan for Financial Fitness** By **Dave Ramsey**

Editorial Review

From Publishers Weekly

Radio talk-show host and bestselling author Ramsey (*Financial Peace*) is less a financial analyst and more of a preacher, which explains both his popularity and the appeal of this book, which just might gain a wide audience. The bedrock of his system is simple: work hard, pay what you owe and stay out of debt. His main commandment is "Pay cash." He first exhorts the reader to take "baby steps," which are designed to build on each other: first, save \$1,000 as an emergency fund; then, pay off all debts from smallest to largest; save a larger three-to-six-month emergency fund; finally, start to save for college and pay off your home mortgage. Ramsey understands the difficulty in putting these steps into action, and therefore packs his book with personal testimonials from everyday people who have used his system and have become debt free, with obvious struggles. The key is what Ramsey calls "Gazelle intensity," which is to live a financial life the way a gazelle saves itself from an attacking cheetah—"outmaneuver the enemy and run for your life." While Ramsey provides some helpful charts and graphs so readers can keep track of their efforts to follow his steps, the strength of this book is that it is a straightforward motivational tool. He provides the brutally direct truth about the hard work it takes to become free of debt, and his directness is a great part of the book's charm.

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"Winning at money is 80 percent behavior and 20 percent head knowledge." So states Ramsey, author and radio show host, offering a comprehensive plan to get out of debt and achieve financial fitness. Our current financial position represents the sum total of the decisions we've made to this point, he tells us, and we must take personal responsibility for our financial problems. His seven-step plan includes paying off all debts except the home mortgage at an accelerated speed, creating a financial safety net that covers three to six months' expenses, investing 15 percent of income in a retirement fund, and saving for children's college expenses. He effectively shows how regular people can rid themselves of debt and grow their wealth using current income. While many of Ramsey's concepts are not new, his simple approach and client testimonials will resonate with a broad range of library patrons. This is important information in a society buried in debt, with unprecedented numbers of people facing bankruptcy. *Mary Whaley*

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About the Author

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.

Users Review

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Jean Fuller:

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Bernard Martin:

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