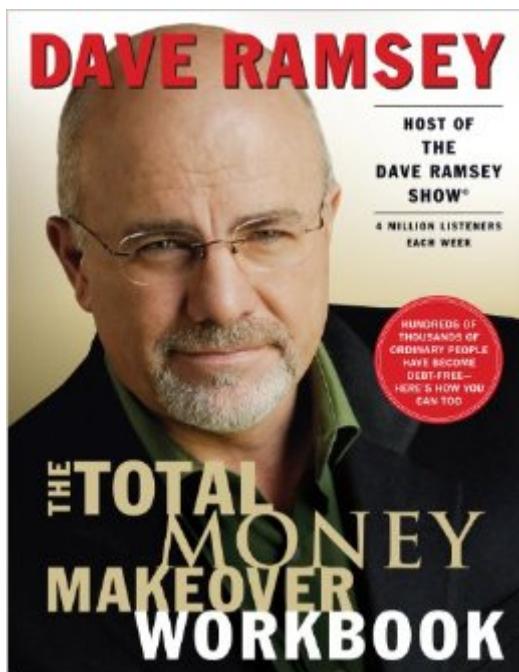


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# The Total Money Makeover Workbook: A Proven Plan For Financial Fitness



## **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**

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## Customer Reviews

I bought the Total Money Makeover Workbook along w/ the hardcover book, thinking it would be more 'hands-on'. It wasn't worth the extra cost. A lot of the exercises seemed written for children - fill in the blanks w/ words you read in the passages... really silly. Plus, all the necessary worksheets are in the hardcover book already, so the workbook didn't seem to give me anything new. Don't waste your money on the workbook.

This has same inforamtion as the book you don't need both.

I have read both the book and own this workbook version. I would actually recommend the workbook over the book as it allows you to start the concepts quicker and put into practice into your own life much faster. The anecdotes are similiar but just condensed in this version. This version cuts to the chase with tables, suggestions, budgets, and "how to". I like the shortened version but still went back to read the full book version later. The one positive aspect of the full book versus this version is that it provided many more examples of real people using the techniques, what their outcome was, and how long it took them to get debt free. In this sense, there was more motivation there. I didn't/don't personally need that but some may need that or want that.

The information in the workbook is great. It really is parallel to the book by Dave Ramsey. I got both, but only one is really necessary if your wallet calls for it. The workbook is great for people who need to write things down or see more numbers. The book has more stories. I'm really enjoying it. I've got a lot of work to do on my finances!

This was an excellent "workbook" however not necessary at all if you are buying the book. They both contain the same information, but the workbook is a condensed version of the actual book and has more forms. The book is much more in depth, and also contains the forms in the back.

If you purchase the workbook, you really do not need the main book as well. It would be fine on its own. This is a great, very basic system and is working extremely well for my family. Instead of living paycheck to paycheck, we are now within months of being debt free, except for our mortgage. Great system!! I highly recommend it.

I see some of the other reviewers calling this simplistic. Sometimes life calls for simplistic

measures--one foot in front of the other and just take it step by step, even if you are back stepping. I found his advice excellent, simply said and very effective when I finally got with it and followed it. If you are working on yourself, recognize your spending habits and are really looking to make over your financial future--this is great. I like his advice and he is not selling five thousand dollar seminars--no instant millionaire, just sound steps that won't be easy.

I started to listen to Dave about 3 years ago and eventually purchased "The Total Money Makeover". I was \$15,000 in CC debt, with a \$349 car payment, making about \$35,000. I had about \$15,000 in stocks, savings, etc and thought I was doing great. But realized being in debt was no way to live. Now at age 30, I am debt free except for the house, no car payment, and now I'm using my most powerful money making tool (my income) to build my saving back up and the future looks bright!!!Thanks for the guidance, Dave!!!!I recommend this book to anyone especially those who think they in too deep a whole to get out. Dave will show you step by step on how to do it. It's not easy but it's well worth it...Financial Peace is an awesome feeling!

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