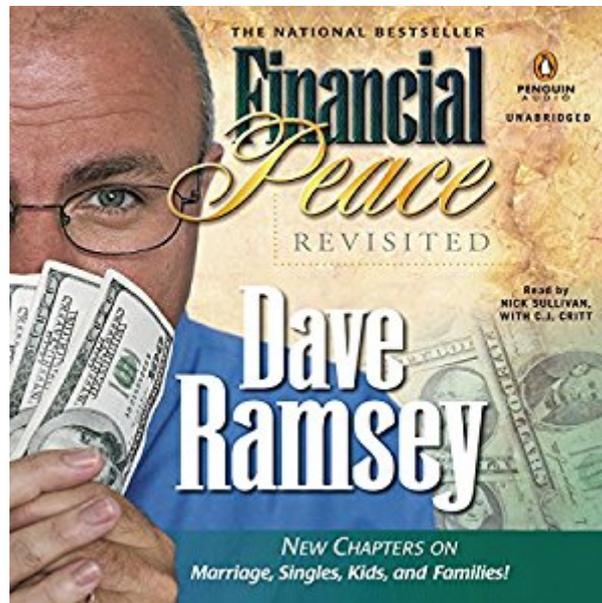


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# Financial Peace Revisited



## Synopsis

Dave Ramsey's New York Times best-selling guide to better living through financial security, now completely revised and updated. Dave Ramsey knows what it's like to have it all. By age 26, he had established a four-million-dollar real estate portfolio, only to lose it by age 30. He has since rebuilt his financial life and, through his workshops and his New York Times business best sellers *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.

## Book Information

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## Customer Reviews

I've read at least two dozen books on money management and wealth creation, including the Rich Dad series (which is also great by the way), and I have to place this book in the number one spot. I've purchased copies for many friends and family members and continually recommend it to people in my seminars. I really believe it can change your life... it did for me. I was working hard and earning a great income of more than \$100k per year, but I was also spending it all. Then changes came and I plunged down, suddenly, to less than \$35k per year. For some people that's a lot of money, but

imagine you've been earning \$35k per year and suddenly it fell to \$15-18k - that's about what I felt like emotionally. Then I came across Dave's materials and my life was literally unlocked. I learned that I needed to manage my money to manage the rest of my life. I discovered that stress can disappear - even in the modern world - when you've taken care of your primary needs first and provided a security blanket for the future. Today, I have a bank account that will keep me going for about a year even if my funds were completely cut off and, borrowing from another excellent book, I have multiple streams of income. Since reading Dave's book, I've read the entire Rich Dad series, the Multiple Streams of Income and Multiple Streams of Internet Income books and many others on finances. They've all added to my life, but this book is the one that started my journey and gave me the needed principles to evaluate opportunities and options that come my way. You'll love this book.

The original edition of this book was the first book I read on personal finance and I still think it's the best one out there. Dave's personal story of how he lived the "rich lifestyle" and then lost it all really speaks to the myth of "having it all". He makes the point that we don't have to "have it all" (or "own it all") to be happy. That said, he offers a very solid and straight-forward plan on how to break out of the debt cycle and save for the future. The book includes a number of ways to change your thinking and your habits to make you more financially secure. Since reading this book, I have put many of his ideas into practice. There is nothing that has added to my personal happiness and security more than knowing I have an emergency fund to cover expenses if something unexpected happens. I am also almost debt-free and have money saved for retirement. I have recommended this book to others and have even bought a copy (I originally read this at the library) just so I can read it again and lend it to friends. Everyone needs to read this book!

Dave's principles are easy to apply for anyone, no matter their income. Even if you only make \$24,000 a year, you can do this. The principles are simple: Live on less than you make, shed debt, don't borrow, invest wisely. The pervasive "gotta-have-it-now" conspicuous consumption mindset is addressed, in a no-nonsense style that still manages to convey warmth and caring. He recommends extra jobs to increase income if the existing income is low. For those that view this as anti-family, consider two things: 1) Dave doesn't recommend it for the long term, only as long as is needed to get out of debt; and 2) financial freedom is a wonderful gift for your family. "Changing your family tree" is the aim. If you get out of debt, and teach your children the same principles of not spending money you don't have (i.e. borrowing), then you've changed your family for generations to come. I did it; I got out of debt on a single-mom lower-than-national-average salary using Dave's principles. I

dug out of a \$24,000 pile of debt in sixteen months with this system. I am now debt-free, saving for retirement, setting aside some money for my son's education, and more financially secure than I have ever been. The plan works, if you work it. The key is personal responsibility. Sure, Dave makes hundreds of thousands of dollars a year - now. He didn't always, and the fact that he lived what he preaches makes this book credible, interesting, and relevant.

I read this after reading Dave Ramsey's Total Money Makeover which was full of wonderful information and inspired me to start getting out of debt. I bought this book, Financial Peace Revisited, because I thought it might be more detailed and help with some more questions I had. I was wrong. While this book still has terrific information and would be great if you had never read any Dave Ramsey before, it was, if anything, less detailed than Total Money Makeover. Plus, his examples are woefully out of date- published in 2003, it seems ludicrous, (insulting, really) to see how much "John" can save over time if he invests his \$2000 at 12%... 12%?! Let's see an updated chart, Dave, where John has had the bottom taken out of his retirement funds, needs to find a new job at age 60, and can only invest at the spectacular rate of 1.3%! The general principles are still there but the how-to is better found in his Total Money Makeover book and the out-of-date examples exasperated me. I'm going to send it back.

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