

## Financial Peace University Workbook

Dave Ramsey's Financial Peace University Workbook  
Smart Money Smart Kids  
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Business Boutique  
Cash Flow Planning  
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Focus on the Giver, Not the Gift  
All Your Worth  
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Nine Steps to Financial Freedom  
The Best Grammar Workbook Ever!  
Financial Peace Revisited  
StrengthsQuest  
The 21-Day Financial Fast

### Dave Ramsey's Financial Peace University Workbook

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.

### Smart Money Smart Kids

### Dave Ramsey's Complete Guide to Money

### Business Boutique

Right now, 70% of Americans aren't passionate about their work and are desperately longing for meaning and purpose. They're sick of "average" and know there's something better out there, but they just don't know how to reach it. One basic principle—The Proximity Principle—can change everything you thought you knew about pursuing a career you love. In his

latest book, *The Proximity Principle*, national radio host and career expert Ken Coleman provides a simple plan of how positioning yourself near the right people and places can help you land the job you love. Forget the traditional career advice you've heard! Networking, handing out business cards, and updating your online profile do nothing to set you apart from other candidates. Ken will show you how to be intentional and genuine about the connections you make with a fresh, unexpected take on resumes and the job interview process. You'll discover the five people you should look for and the four best places to grow, learn, practice, and perform so you can step into the role you were created to fill. After reading *The Proximity Principle*, you'll know how to connect with the right people and put yourself in the right places, so opportunities will come—and you'll be prepared to take them.

## **Cash Flow Planning**

This simple way to manage your household income and expenses includes a stylish cover, places for your checkbook and check register, memo pad, debit card holders, extra cash-management envelopes and a PDF guide to the envelope system.

## **Love Your Life Not Theirs**

ECPA BESTSELLER • A compelling emotional and spiritual case against hurry and in favor of a slower, simpler way of life “As someone all too familiar with ‘hurry sickness,’ I desperately needed this book.”—Scott Harrison, *New York Times* best-selling author of *Thirst* “Who am I becoming?” That was the question nagging pastor and author John Mark Comer. Outwardly, he appeared successful. But inwardly, things weren't pretty. So he turned to a trusted mentor for guidance and heard these words: “Ruthlessly eliminate hurry from your life. Hurry is the great enemy of the spiritual life.” It wasn't the response he expected, but it was—and continues to be—the answer he needs. Too often we treat the symptoms of toxicity in our modern world instead of trying to pinpoint the cause. A growing number of voices are pointing at hurry, or busyness, as a root of much evil. Within the pages of this book, you'll find a fascinating roadmap to staying emotionally healthy and spiritually alive in the chaos of the modern world.

## **Dave Ramsey's Financial Peace University Member Workbook**

What if you could increase the money given to your church between 15 percent and 20 percent? Well, it can be done. In fact, we have done it at my home church for the last eight years in a row! Over the last eight years, The Life Church has been my experimental laboratory to test different stewardship strategies. My experiments over the years have yielded ten successful strategies and just as many (maybe even more) to avoid. These ten strategies have helped several other churches that I have consulted with over the last eight years. Regardless of the size of your church, the ten financial

strategies unpacked in this book will help you create a culture of generosity in your church.

## **EntreLeadership**

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?

## **Everyday Millionaires**

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 Great Misunderstanding**

This workbook is designed to be used with Dave Ramsey's Financial Peace University DVD course, and covers 13 different lessons in personal finance, such as how to get out of debt, retirement planning, real estate purchases, relating to money, and saving for college.

## **Deluxe Executive Envelope System**

Master the decisions that will make your life everything God wants it to be. Every day we make choices. And those choices accumulate and eventually become our life story. What would your life look like if you became an expert at making those choices? In this inspiring guidebook, New York Times bestselling author Craig Groeschel shows how the choices that are in your power, if aligned with biblical principles, will lead to a life you’ve never imagined. Divine Direction will help you seek wisdom through seven principles. You’ll consider one thing to stop that’s hindering you; how to start a new habit to re-direct your path; where you should stay committed; and when you should go even if it’s easier to stay. The book also includes criteria that will help you feel confident in the right choice, and encourages you with principles for trusting God with your decisions. What story do you want to tell about yourself? God is dedicated to the wonderful plan he’s laid out for you. The

achievable and powerful steps in Divine Direction take you there one step at a time, big, or small.

## **The Money Answer Book**

Combines practical advice, inspiration, and common sense to explain how to achieve financial prosperity, offering a balanced approach that emphasizes the importance of family success and marital strength.

## **How to Have More Than Enough**

Dave Ramsey teaches you how to make the right moves with your money.

## **More than Enough**

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 Art of Neighboring**

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.

## **Dumping Debt**

A guide to achieving financial stability and prosperity encourages new ways to think about and manage money, discussing such topics as balancing a budget, planning for entertainment, and getting out of debt.

## **The Total Money Makeover Journal**

The Best Grammar Workbook Ever! is a comprehensive instructional guide for ages 10-110. It covers grammar basics,

common grammar problems, punctuation, capitalization, and word usage. In addition to a Pretest and Final Test, there are more than 100 practice exercises and tests at the end of each chapter. A complete list of answers is included in one of the appendixes. Other appendixes include commonly misspelled words, commonly mispronounced words, Greek and Latin word roots, and writing tips. The book is written in a friendly and easy-to-use tone. There are helpful hints throughout and a complete index.

### **The Proximity Principle**

"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.

### **The Total Money Makeover**

In his first bestseller, *Financial Peace*, Dave Ramsey taught us how to eliminate debt from our lives. Now in *More Than Enough*, he gives us the keys to building wealth while also creating a successful, united family. Drawing from his years of work with thousands of families and corporate employees, Ramsey presents the ten keys that guarantee family and financial peace, including: values, goals, patience, discipline, and giving back to one's community. Using these essential steps anyone can create prosperity, live debt-free, and achieve marital bliss around the issue of finances. Filled with stories of couples, single men and women, children, and single parents, *More Than Enough* will show you:

- How to create a budget that fits your income and creates wealth
- What finances and romance have to do with one another
- What role values play in your financial life
- How to retire wealthy in every way
- And much, much more

Resonating with Ramsey's down-home, folksy voice, heartwarming case histories, inspiring insights, quotations from the Bible, and exercises, quizzes, and worksheets, *More Than Enough* provides an inspiring wealth-building guide and a life-changing blueprint for a vital family dynamic.

### **Divine Direction**

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!

## **Saving Your Marriage Before It Starts**

When Dave Ramsey was experiencing his own Total Money makeover, he found that journaling was very helpful and effective. Dave says, "Take this journal and record everything happening that seems like a big deal. Record the relationship issues, the debt, the emotions, the setbacks, the victories, and anything else that seems important at the time. "The immediate benefits of writing everything down are twofold. First, writing helps you process the problems and victories. The second immediate benefit of journaling is that you can reread your entry just days-even months-later and gain vital perspective on your progress. "Write it down. You will be glad you did."

## **The Ruthless Elimination of Hurry**

"What's the best thing you can do with your money? How can your wealth make the biggest impact? In this eye-opening lesson, Dave Ramsey reveals the mystery of The Great Misunderstanding, the mistaken belief that the way to have more money is to hold on more tightly. You'll discover how to be a good manager of your money as you learn to hold your wealth with an open hand. This new perspective will revolutionize every area of your life, as you learn what it means to be a radical giver."--Container.

## **The Christian Atheist**

From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the "Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, EntreLeadership principles!

## **Starting Over**

More than a million couples can't be wrong! And with this updated edition of their award-winning book, Drs. Les and Leslie Parrott help you launch lifelong love like never before. This is more than a book—it's an experience, especially when you use the his/her workbooks filled with more than 40 fun exercises. Get ready for deeper intimacy with the best friend you'll ever have. Saving Your Marriage Before It Starts, in more than 15 languages, is the most widely used marriage prep tool in the world. Uncover the misbeliefs of marriage Learn to communicate with instant understanding Discover the secret to resolving conflict Master the skills of money management Get your sex life off to a great start A compelling video, featuring real-life couples, is available, and with this updated edition Les and Leslie unveil the game-changing SYMBIS Assessment. Now you can discover how to leverage your personalities for a love that last a lifetime. Make your marriage everything it is meant to be. Save your marriage—before (and after) it starts.

## **The Legacy Journey**

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.

## **Waging War on Debt**

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 Total Money Makeover Workbook**

Once upon a time, people knew their neighbors. They talked to them, had cook-outs with them, and went to church with them. In our time of unprecedented mobility and increasing isolationism, it's hard to make lasting connections with those who live right outside our front door. We have hundreds of "friends" through online social networking, but we often don't even know the full name of the person who lives right next door. This unique and inspiring book asks the question: What is the most loving thing I can do for the people who live on my street or in my apartment building? Through compelling true stories of lives impacted, the authors show readers how to create genuine friendships with the people who live in closest proximity to them. Discussion questions at the end of each chapter make this book perfect for small groups or individual study.

## **Relating With Money**

Financial Peace and Freedom in 21 Days In The 21-Day Financial Fast, award-winning writer and The Washington Post columnist Michelle Singletary proposes a field-tested financial challenge. For twenty-one days, participants will put away their credit cards and buy only the barest essentials. With Michelle's guidance during this three-week financial fast, you will discover how to: Break bad spending habits Plot a course to become debt-free with the Debt Dash Plan Avoid the temptation of overspending for college Learn how to prepare elderly relatives and yourself for future long-term care expenses Be prepared for any contingency with a Life Happens Fund Stop worrying about money and find the priceless power of financial peace As you discover practical ways to achieve financial freedom, you'll experience what it truly means to live a life of financial peace and prosperity. Thousands of individuals have participated in the fast and as a result have gotten out of debt and become better managers of their money and finances. The 21-Day Financial Fast is great for earners at any income-level or stage of life, whether you are living paycheck-to-paycheck or just trying to make smarter financial choices.

## **Focus on the Giver, Not the Gift**

The best-selling author of The Courage to Be Rich and You've Earned It, Don't Lose It shows readers how to obtain control over their money through changing their spending habits; how to understand investments, retirement, insurance, and credit; and how to gain true financial freedom. Reprint. 250,000 first printing.

## **All Your Worth**

Growing up, all my friends would have described my family as a Christian family. I assumed all my friends were Christians as well. We all believed in God. We occasionally attended church. We were good people. Even though we believed in God,

we didn't know his word, didn't understand the gospel, and didn't pursue his will. We believed in God, but we lived as if he didn't exist. After pastoring for eighteen years, I've noticed a large percentage of people in my church living similar lives. Some seem to be Christian in name only without a lot of visible spiritual fruit. Others boldly claim Christ is Lord while living lives diametrically opposed to the teachings in scripture. The more I looked, the more I found Christian Atheists everywhere. While it is often easy to spot the hypocrisy in others, it is generally more difficult to see in the mirror. One day in an honest moment, I painfully admitted that although I unquestionably believed in God, I was leading the church as if he didn't exist. I wrongly depended more on my own abilities than on his Spirit. Sadly, I dangerously cared more what people thought about me than what God thought about me. And although I preached about putting your whole faith in God, I still lived as if everything was up to me. The book Christian Atheism reflects my personal journey toward a more authentic God-honoring life.

## **Personal Financial Literacy**

Provides practical steps to assess the extent of one's financial problems, understand how they developed, create a realistic budget, eliminate debt, repair credit damage, and begin saving and investing

## **Retire Inspired**

## **Holistic Wealth**

There is a movement of women stepping into their God-given gifts to make money doing what they love. If you're ready to join them, this is your handbook that will take the ideas in your head and the dream in your heart and turn them into action. \*Help you create a step-by-step, customized plan to start and grow your business. \*Show you how to manage your time so you can have a business- and life- that you love. \*Explain overwhelming business stuff like pricing, taxes, and budgeting in simple terms. \*Teach you how to use marketing to reach the right people in the right way.

## **The Financial Peace Planner**

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!

## **Financial Peace Junior**

Build a better, richer life by following thirty-two lessons that lead to happiness. Imagine a life where you are financially savvy and independent, living with purpose and generosity while inspiring others. Holistic Wealth will teach you to master these tenets of a happy and joyful life, giving you a greater sense of wholeness and resilience in times of difficulty. By expanding on the teachings shared in her viral article "My Husband Died at 34; Here Are 40 Life Lessons I Learned from It," author Keisha Blair presents revolutionary strategies that will help you find balance and success. By following actionable, comprehensive steps from experts in a wide array of fields, this engaging book will guide you on your path to serenity. Holistic Wealth teaches you how to find prosperity in key aspects of life, from financial stability and physical health to your emotional and spiritual connections with others. Cultivating these strengths will build the mental toughness and grit you need to weather life's inevitable storms and setbacks.

## **Nine Steps to Financial Freedom**

In *Love Your Life, Not Theirs*, Rachel Cruze shines a spotlight on the most damaging money habit we have: comparing ourselves to others. Then she unpacks seven essential money habits for living the life we really want--a life in line with our values, where we can afford the things we want to buy without being buried under debt, stress, and worry. The Joneses are broke. Life looks good, but hidden beneath that glossy exterior are credit card bills, student loans, car payments, and an out-of-control mortgage. Their money situation is a mess, and they're trying to live a life they simply can't afford. So why exactly do we try so hard to keep up with the Joneses? Are we really living the lives we want, or are we chasing someone else's dream, just trying to keep up appearances on social media, at church, and in our community? Why are we letting other people set the pace for our own family's finances? In *Love Your Life, Not Theirs*, Rachel shows you how to buy and do the things that are important to you--the right way. That starts by choosing to quit the comparisons, reframing the way you think about money, and developing new habits like avoiding debt, living on a plan, watching your spending, saving for the future, having healthy conversations about money, and giving. These habits work, and Rachel is living proof. Now, she wants to empower you to live the life you've always dreamed of without creating the debt, stress, and worry that are all too often part of the deal. Social media isn't real life, and trying to keep up with the Joneses will never get you anywhere. It's time to live--and love--your life, not theirs. "I've never read a book about money that takes this approach--and that's a good

thing! Comparison has a way of weaving itself throughout all aspects of our lives, including our money. In *Love Your Life, Not Theirs*, Rachel Cruze outlines the seven money habits that really matter--and they have nothing to do with keeping up with the Joneses!" Candace Cameron-Bure Actress, author, and co-host of *The View* "Love Your Life, Not Theirs is full of the kind of practical, straightforward advice we've come to expect from Rachel Cruze. She offers guidance on paying down debt, smart saving, and the right way to talk to your spouse about money. These indispensable tips can help with day-to-day spending decisions and put you on a path to establishing healthy financial habits." Susan Spencer Editor-in-Chief for *Woman's Day* "Cruze's self-deprecating and honest voice is a great resource for anyone wanting to take charge of their money. With humor and approachability, she helps her readers set themselves up for success and happiness, no matter what current financial state they may be in." Kimberly Williams-Paisley New York Times best-selling author of *Where the Light Gets In* "In today's world of social media, the temptation to play the comparison game is stronger than ever. *Love Your Life, Not Theirs* is the perfect reminder that, when it comes to money, comparison is a game you can't win. A terrific--and much needed--read." Jean Chatzky Financial Editor, NBC TODAY and Host of *HerMoney* with Jean Chatzky Podcast

## **The Best Grammar Workbook Ever!**

A practical financial guide covers such topics as eliminating debt, investing simply, making sound financial decisions, and revolutionizing relationships with the flow of money.

## **Financial Peace Revisited**

Students who use their natural talents achieve the most --- but they need to know what those talents are. StrengthsQuest includes the Clifton StrengthsFinder, an online assessment that reveals students' top five themes of talent. And StrengthsQuest also helps students make the most of those talents. Students and learners of all ages continually face the challenges of gaining direction, making decisions, and building self-confidence. Fortunately, the keys to successfully meeting these challenges — your own natural talents — already exist within you. Through these talents, you will produce your greatest achievements. Over the course of 30 years, Gallup conducted millions of psychological interviews and identified 34 themes of talent that are indicative of success. In the StrengthsQuest program, Gallup offers you the opportunity to discover talents from your top five themes and build on them to achieve academic, career, and personal excellence. More than 100,000 students have benefited from the program. Your quest starts with the Clifton StrengthsFinder, a 30-minute assessment that reveals your top five themes of talent. This online assessment is your entryway to a variety of experiences that will help you discover your greatest talents and develop strengths. You'll gain access to action items specific to your top themes, covering general academic life, study habits, relationships, and career. You'll also be challenged to think about applying your talents for success in other settings, such as on projects and teams

and in leadership. StrengthsQuest was written by the late Donald O. Clifton, who was the former chairman of Gallup; coauthor of the bestseller *Now, Discover Your Strengths*; and recognized as the Father of Strengths-Based Psychology and the late Edward "Chip" Anderson, who taught education, psychology, and leadership at UCLA and Azusa Pacific University. Revised portions of the text were written by Laurie A. Schreiner, who has taught psychology and higher education at Azusa Pacific University and Eastern University. Your quest starts with the Clifton StrengthsFinder, a 30-minute assessment that reveals your top five themes of talent. This online assessment is your entryway to a variety of experiences that will help you discover your greatest talents and develop strengths. You'll gain access to action items specific to your top themes, covering general academic life, study habits, relationships, and career. You'll also be challenged to think about applying your talents for success in other settings, such as on projects and teams, and in leadership. StrengthsQuest was written by the late Donald O. Clifton, former chairman of Gallup, coauthor of the bestseller *Now, Discover Your Strengths*, and recognized as the Father of Strengths-Based Psychology and the late Edward "Chip" Anderson, who taught education, psychology, and leadership at UCLA and Azusa Pacific University. Revised portions of the text were written by Laurie A. Schreiner, who has taught psychology and higher education at Azusa Pacific University and Eastern University.

## **StrengthsQuest**

The book *Starting Over* is the product of consumer demand. Dave Ramsey's Debtor Education (DRDE) provides pre-discharge financial education to debtors filing Chapter 7 and 13 bankruptcy as mandated by the United States Trustee, delivered to its users by their attorneys. Many of those attorneys have asked that DRDE provide something to help discharged debtors avoid the pitfalls they'll face as they leave the Bankruptcy Court's jurisdiction and their lawyers' protection and return to the real world. *Starting Over* begins with the moving story of the Director of Dave Ramsey's Debtor Education. He has been through the trenches and has great empathy for those who have to start over, as he did himself. This chapter reinforces the credibility of those who are offering this advice. After that the chapters are divided into several sections designed to track the debtors' progress, beginning with the days after discharge. It begins with a "To-Do List" of issues that should be addressed right away--the sooner the better--listed in more or less chronological order. Some of these may seem obvious--secure your home, don't go into debt for anything, cut up credit cards, etc.--but in truth, many people who have no history of fiscal responsibility need elementary guidance and a dose of hope in their effort to change their behaviors. The next several chapters make up what is called the "Next Steps." These are matters which will take longer, and about which one may need to do some serious planning. This includes finding a career that really fits, setting short term and long term goals, working on the attitudes and behaviors that caused the bankruptcy, making sure you have the right insurance protection, to name a few. Finally there is a section entitled "Advice for Moving Forward." In addition to some real-life suggestions and examples from successful bankruptcy lawyers, this part deals with major decisions such as renting versus buying, what to do about an upside-down car or home, the arguments against cosigning, and--hopefully

unnecessary--dealing with collectors and creditors.

## **The 21-Day Financial Fast**

Debt is the most aggressively marketed product in history. And it isn't just sold by banks and credit card companies anymore. Many national retail chains make more money on the sale of credit applications than they do on the actual merchandise they sell. In *Dumping Debt*, Dave blows the lid off the credit game, debunking the leading myths about debt that have become ingrained in our natural way of thinking. Then he walks you right out of debt with his simple, clear and effective debt snowball technique.

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