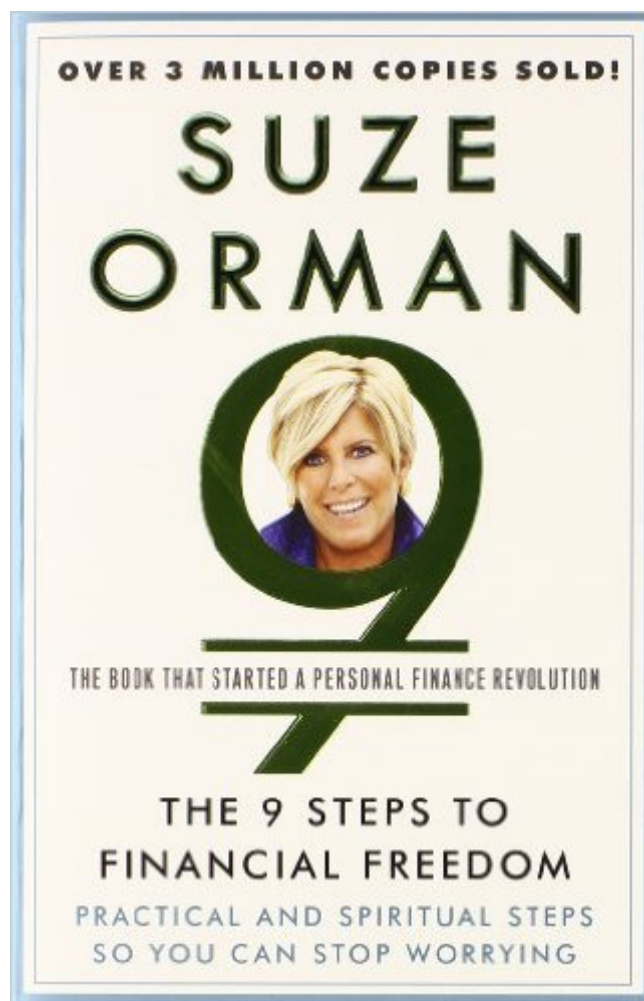


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# The 9 Steps To Financial Freedom: Practical And Spiritual Steps So You Can Stop Worrying



## Synopsis

With a new preface that reflects personal finance today, New York Times bestselling author and leading financial expert Suze Orman shares a refreshed version of *The 9 Steps to Financial Freedom*, the revolutionary, groundbreaking classic that changed the way we think, feel, and act about money. Unlike traditional money management books, *9 Steps* approaches money from an emotional and spiritual point of view, emphasizing that fear, shame, and anger are the main obstacles to wealth. Now, in these turbulent economic times, Suze's life-changing message from fifteen years ago is more important than ever. This reissued version of shows you:

- That debt is bondage and how best to break free of it
- Why the less you have, the more you need a revocable living trust
- How to find the best financial adviser (look in the mirror!)
- How to avoid being taken advantage of when buying life insurance
- Which retirement accounts make sense and which do not

In nine simple steps, you'll learn all you need to know to be responsible with and respectful of the money you have and the money you don't have. Embrace Suze's groundbreaking philosophy "that you are worth more than your money" and understand the true meaning of wealth so you can live a life without regrets. If you do not have control over the money in your life right now, Suze's nine steps to financial freedom are for you.

## Book Information

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## Customer Reviews

The third edition was released in 2006, so the information is fresh and current. I can't say enough good about this book. Suze gives EXCELLENT guidance, coupled with sensitive insight into how we

all differ in our approach to handling money. She explores everything from the basics of getting out of debt, to learning how to invest your money and grow it - in a very intelligent, yet readable fashion. I recommend grabbing a little note pad while reading, so you've got a place to jot notes and reminders to yourself for follow-up in your own life. I made a page for each topic that applied to me, then put bullet-point notes under each heading. For example, some of my page headings would be: Wills/Trusts, Durable Power of Attorney for Healthcare, Term Life Insurance, Long-term Care Insurance, Long-term Disability Insurance, Credit & Debt Management, Investments-Mutual Funds & ETF's, Investments-T Bills, Money Market Accounts. Though this doesn't detract from the value of the content, I would like to see one improvement in this book: a better (more extensive) index that cross-references the 'small' sub-headings. For example, under insurance needs, it would be nice to be able to look up 'auto insurance' in the index and go to the area that gives you 'rule of thumb' for what a good policy should cover. Overall, I like this book so much, it will be the "Birthday Gift" book I give to all my family members this year! We ALL need guidance in different ways - this book helps provide that in a very easy-to-grasp way. EXCELLENT read! EXCELLENT information! Keep up the GREAT work, Suze!

I have always hated owing anyone money for any reason so I have always been great about paying bills but I have never been very committed to saving. I wish I had read this book before I was laid off because it showed me the importance of saving and how to do so, even if you feel like you can't afford to. The truth is that you can't afford not to save for your future!

It took me to the depths of feeling like a failure and then showed me how to fix it. A must read if you are wondering how on earth you will finance your future or just live! Wonderfully written and very interesting.

This book was written 15 years ago and it has 2012 update but it is timeless, it's great and it always will be. If you just starting to learn how to be financially responsible, it will help you a lot. I was concerned about ..is this book good only for Americans?..it is not, it can be used globally and help you grow from debt to wealth in 9 universal steps. You will learn how your past holds the key to your financial future and why and how to face your fears to create new truth about money in your life, how to receive and how to recognize true opportunity when it comes your way. I hope you like it as much I did, I understand myself more, my problems, over spending and how to overcome all that. Today, I am happy to report I trade online and since August 1st 2013, (month and 15 days), I made extra

\$2600. I have regular job and planing to invest in 2 more opportunities. Thank you Suze

While I'm still on my road to financial freedom, it's remarkable that in the short time of reading this book I've been able to make significant changes. Initially I bought this book because I was frustrated with my paycheck to paycheck living and HATED it. Since reading I've been able to contribute more to my 401K, add to savings WHILE still paying down my debt. I didn't receive any kind of raise, didn't come into any additional money, but by following the advice given in this book I can say I've made positive changes to how I handle/manage my money. I highly recommend for those wanting to know more about all aspects of money: saving, investing, planning, budgeting, etc. Suze's real world examples make it easy to understand her message and in turn make the necessary changes in your own life.

This book has a tremendous amount of good financial advice and some that I disagree with; HOWEVER, this entire book is worth the price paid for the following piece of advice: 1. "If you can start investing \$100 a month at age 25 at an annual average return of 12%, you will have about \$1,000,000 by age 65." 2. "If you start ten years later, at 35, your \$100 a month will have grown to about \$300,000 by age 65." The sooner you begin investing can mean a huge difference in your retirement lifestyle. There are other extremely helpful bits of advice that I hope you discover on your own, because this book is worth it.

Got the book to help reestablish my finances as I've let them get out of control. Love Suze, but her message is the same across the board. Once you have one product you're good to go. This book is great for starters, or you can purchase something of hers that's more up to date.

The 9 Steps To Financial Freedom is one of the better books I have read on personal finance. It is very informative as to how to deal with money and how people view money. If I were to read one book on personal finance, this would be it. This is a good book for people of all ages and anyone can benefit from reading it.

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