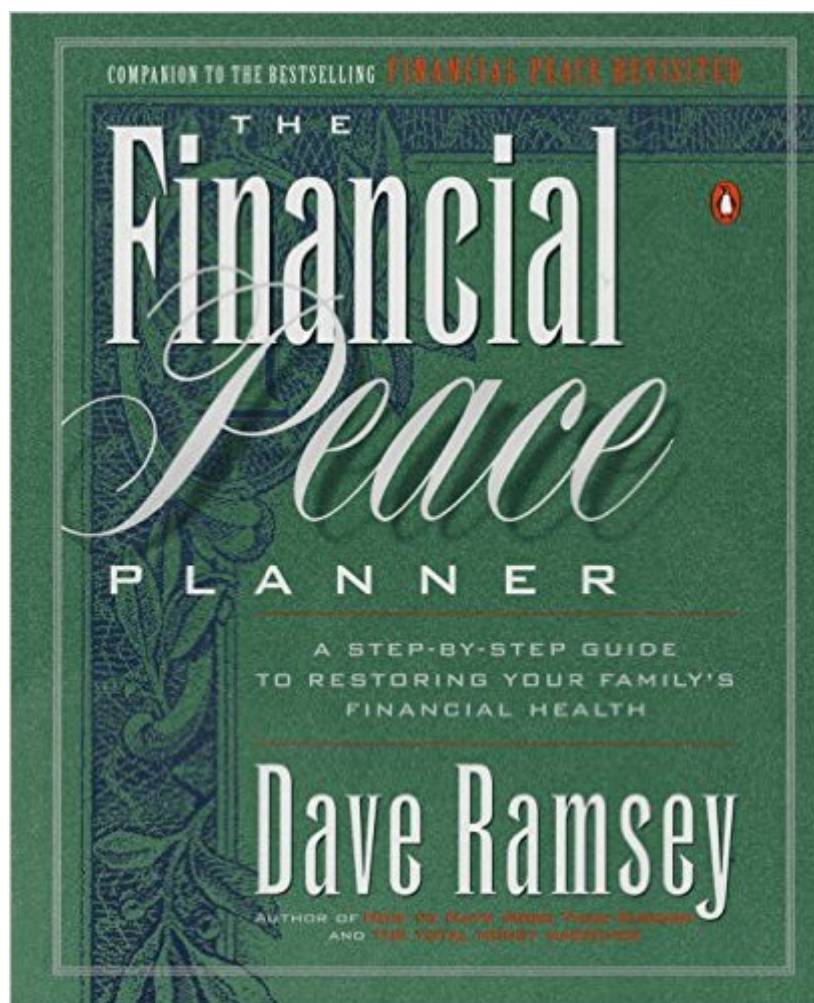


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# The Financial Peace Planner: A Step-by-Step Guide To Restoring Your Family's Financial Health



## Synopsis

Get out of debt and stay out with the help of Dave Ramsey, recently seen by millions of Today Show viewers. His practical regimen, first set forth by The Financial Peace Planner, which will be published by Penguin in January 1998. Loaded with inspirational insights that come from personal experience, this set of books is the most valuable purchase a debt-ridden reader can make.

## Book Information

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Average Customer Review: 4.6 out of 5 stars [See all reviews](#) (229 customer reviews)

Best Sellers Rank: #8,247 in Books (See Top 100 in Books) #12 in [Books > Christian Books & Bibles > Christian Living > Business & Professional Growth](#) #13 in [Books > Textbooks > Humanities > Religious Studies > Christianity](#) #33 in [Books > Business & Money > Personal Finance > Budgeting & Money Management](#)

## Customer Reviews

I was immediately drawn to the author because he made no bones about his past -- he had filed for bankruptcy. Most financial help books are written by experts who have always handled money well, and have no idea how to struggle with overwhelming debt, or what bankruptcy is actually like. As a single mom who filed for bankruptcy right along with the divorce, I DO know what it's like, and appreciated Mr. Ramsey's nonjudgmental attitude. And as a Christian, I appreciated his faith-based approach. Within this framework I found his advice practical, basic and detailed, just what I needed for getting back on my feet. I highly recommend it.

First, get and read Dave Ramsey's "Financial Peace Revisited." Then get this planner, which takes you step-by-step through Dave's tried-and-true techniques for getting out of debt and getting your financial house back in order - and KEEPING it in order forevermore. Whether you're in serious financial trouble, or simply want to have a little more control over your money, this is the plan for you. Dave Ramsey uses simple, easy-to-understand, yet vivid language to communicate a powerful

message.

Initially I was suspicious of Mr. Ramsey, who seems to repackage his few simple ideas that into various combinations in order to sell more books. The Financial Peace Planner is the only book you really need to follow his program. It is comprised of the most important points and gives the clearest instructions on how to budget your money. The other books are worth reading, but get them from the library and put the money you would have spent on them towards your first baby step.

Despite what one reviewer has written, this book is invaluable for anyone who makes and/or manages money. My family didn't start it because we had real debt problems but more to figure out how to get more out of what we make. We now have a successful budget and firm, clear plans on emergency, retirement, and college fund planning. I cannot recommend this plan more highly. The faith-based approach and thorough use of examples has been uplifting and encouraging and previous knowledge of Dave's other books or his radio show, while informative, is not necessary.

This is an older book of Daves, but it is full of ideas you probably have never heard before .....and they WORK !!!! We did it...dumped debt, got emergency fund together, saved and built our OWN rent free shop for our business using CASH ONLY ...all thanks to Dave Ramseys' excellent, think outside the box guidelines.I recommend the whole financial peace university kit, but if not affordable, The Total Money Makeover is a great tool, also.No matter how poor or rich, you will benefit from his advice.

I bought this book last year after stumbling across Dave's excellent radio show; I try to listen whenever I can. Reading the other people's reviews could lead one to think this book is only for those recovering from or in a debt crisis. Au contraire! Buy, read, re-read, and PRACTICE the recommendations in this book BEFORE you get into debt, stay out of debt forever, and get piles of cash. Doing this will add immeasurable peace to your life.This book is a straight-talking, no B.S., easy-to-read gem about realistic personal finances. Everyone but the extremely rich should read it.

The only reason I didn't give it 5 stars is because it is a little dated. I bought this book along with Financial Peace Revisited, and I found this one to be more helpful. It is just the basics/outline of the book, but he actually gives examples so you can build your budget worksheets, which i found really helpful.Having said all that, I highly recommend the books to anyone that doesn't have a written

budget. I thought I had one, albeit in my head, but it turned out that I had no idea where our money was going. I was in shock when I really started tracking our spending and found that we were overspending in areas we didn't need to. Now we use cash and our debit card, instead of our credit card and I feel I'm in much more control of our money. One of these days we'll be out of debt...

If you are like me, you probably have had some problem in the past with your finances and with that there come as certain bit of shame. Dave show us in this book that taking responsibility for your debt doesn't mean that you have to take the shame that comes with it. Like most of us we never intended not to pay our debt, it's just that our debt controlled us instead of us controlling it. This book lays out a step by step plan to take control of our debt. Do yourself a favor take control, buy the book and gain Financial Peace today.

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