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ORDINARY PEOPLE
HAVE BECOME
DEBT-FREE—
HERE'S HOW YOU
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THE TOTAL MONEY MAKEOVER

A PROVEN PLAN FOR FINANCIAL FITNESS

The
**TOTAL MONEY
MAKEOVER**

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The
**TOTAL MONEY
MAKEOVER**

A Proven Plan for Financial Fitness

Dave Ramsey



THOMAS NELSON
Since 1798

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To my beautiful wife, Sharon, who walked arm in arm with me through a Total Money Makeover—I love you, honey.

To the superstars all across America who have had the courage to face the person in the mirror, the culture, their family, and even their coworkers as they “lived like no one else so later they could live like no one else.” You who have courageously had a Total Money Makeover of the heart and wallet are the real superstars.

To the Dave Ramsey team and the Thomas Nelson team for tireless hours on this project to make this material available to everyone across this great land.

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Flying Turkeys and Skinny Dipping

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Introduction

Read the stories of the lives changed by this book! As a matter of fact, I recommend you skip through the book reading all the stories first. They will inspire you to read all the way through and actually do the Proven Plan to Financial Fitness.

Many years ago I was given a calling: to show people the truth about debt and money and to give them the hope and tools necessary to set themselves free financially. First, I did that with a few speaking engagements and a small self-published book titled *Financial Peace*. Later *Financial Peace* was published by a New York publisher and became our first *New York Times* bestseller. I began doing a small local radio show that has now grown to more than 450 stations and millions of listeners that tune in weekly. We started teaching a thirteen-week class called Financial Peace University, which has had over 1 million families attend. Then came *The Total Money Makeover*.

I am positive that personal finance is 80 percent behavior and only 20 percent head knowledge. Our concentration on behavior—realizing that most folks have a good idea of *what* to do with money but not *how* to do it—has led us to a different view of personal finance. Most financial people make the mistake of trying to show you the numbers, thinking that you just don't get the math. I am sure that the problem with my money is the guy in my mirror. If he will behave, he can make the money thing work. The math of wealth building is not rocket science; it is simple—but you have to DO IT!

So the proven Total Money Makeover plan I teach has become very successful not because I have found the secrets of the rich. Not because I had some revelation that no one else has ever had about credit cards. Not because I am the only one with a “Debt Snowball” plan. Instead, this proven plan is having a national impact because I have realized that to change your money thing, *you* have to change. You have to change your life. When you change your life, you will get out of debt, give, and invest at an unbelievable rate. When you read the stories in this book, you will read not about mathematics,

or magic systems, but about changed lives. You will read about transformed marriages and relationships. Because when you change your life, you really change your life.

So when Mike Hyatt, the president and CEO of Thomas Nelson Publishers, brought me the concept for a *Total Money Makeover* book, I became very excited. I became excited because I knew this book would inspire readers to take immediate action through a simple, step-by-step process that could only lead to life-changing results. Hope—the light at the end of the tunnel, that is, not an oncoming train—is a very powerful force. *The Total Money Makeover* has given HOPE to hundreds of thousands of families. This book has given them hope to win, and that hope has caused them to take action and claim ultimate victory over their financial struggles and worries—and to actually *win!* The number of people that I meet across this nation who tell me this is the first book of any kind they have read in ten years is staggering. *The Total Money Makeover* is a book for everyone. It is for high-income earners, as I am. And it is for someone beginning at the bottom, which is where I once was.

You are about to read about a process, a proven plan, to win. You will find the plan to be very simple yet very inspiring. The principles are not mine. I stole them all from God and your grandmother. The principles are common sense, which isn't so common anymore. The plan is mine—and I'm no genius—created by simply observing literally millions of lives with whom I have interacted through radio, TV, books, classes, the Internet, e-mail, podcasts, and our Live Events. I have successfully bottled common sense about money into a plan that anyone can do. And millions are!

A couple of decades ago, when I first started talking about these principles, I knew they had helped my wife, Sharon, and me survive going broke and begin to prosper. The first hundred times I spoke on money, I wasn't as confident of the principles as I am now. Nowadays I look into the eyes of a gazillion people who have followed this plan and experienced, as we did, excitement, hope, and gratitude. I am so thankful that I have not only given them a proven plan but have also inspired them to change their family tree.

I am so confident in *The Total Money Makeover* principles and this process that I cannot stand it when someone doesn't get it. Because I am so convinced my plan will work for everyone, my answers to the same questions will never change. By recognizing and identifying some basic truths and everyday common sense, I have convinced millions of people to change their lives—to have a Total Money Makeover. Are you next?

**Read this
BEFORE You Buy
The Book!**

What This Book Is NOT

I know it may be hard for you to believe, but I get a lot of hate mail and criticism. This book and what I have or have not said in it has generated a lot of negativity and name-calling. That is fun. Not fun because I set out to offend or because I love reading the nasty things people often say. It is fun because the negativity means two things: One, for some people we are touching a nerve that needs to be touched in order for them to change their lives, and two, I am actively and passionately pursuing the truth. (Aristotle once said “To avoid criticism say nothing, do nothing, and be nothing.”) I can’t help millions of people change their lives by saying nothing, doing nothing, and being nothing. So I take the anger, the criticism, and even the hate mail as encouragement.

My publisher suggested I “answer my critics.” I will pass. My grandmother used to say, “Those convinced against their will are of the same opinion still.” However, I do not want you, dear reader, to be misled. So it is appropriate that I tell you what this book is NOT. That way you can decide whether or not to spend your hard-earned money on it.

This Book Is NOT Sophisticated or Complicated

If you are looking for a detailed, in-depth guide to investing, you have not found it. If you are looking for boring academic chirping that will put you to sleep using words only to support the author’s ego, you have not found it. What I have discovered is that some of the most profound and life-changing truths you will ever discover are very simple.



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**To'liq qismini
Shu tugmani
bosish orqali
sotib oling!**