

# [PDF] Financial Peace: Restoring Financial Hope To You And Your Family

**Dave Ramsey - pdf download free book**

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## **Books Details:**

Title: Financial Peace: Restoring Fi

Author: Dave Ramsey

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## **Description:**

**From Library Journal** As a young and gifted businessman during the real estate decade of the Eighties, Ramsey, who has a Christian radio talk show, made millions; however, when the market eventually collapsed, the author found himself driving a Jaguar with no money for gas. Using the anger he felt from this experience as a catalyst to write this book, Ramsey bypasses advice on stock and mutual fund selection typically found in similar books and takes aim at the behavioral aspects of personal money management. Admonishing the reader to avoid the seductiveness of credit cards, among other things, Ramsey illustrates his strategy for dumping debt, which he considers paramount in realizing financial peace. While here and there he incorporates Christian practice, e.g., in the first chapter he uses prayer for gathering his thoughts and later speaks of tithing and

charitable contributions, his work is straightforward and written without financial jargon. This is a firm but necessary slap in the face for individuals and married couples just getting out on their own. Highly recommended for public libraries. ?Dennis Krieb, St. Charles Cty. Coll., St. Peters, Mo.  
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**From** The author's own experience with debt and bankruptcy is the backdrop for the story of his journey from financial riches to loss of everything and then to survival when he found new success through his counseling efforts, which are framed by his religious beliefs. Ramsey determined that his personal experience with financial pain was an ideal foundation for a career in assisting consumers in handling debt. The reader learns that it takes considerable sacrifice, discipline, and patience to control money, and Ramsey contends that a huge percentage of Americans, caught in a web of instant gratification, need help in managing their finances. The core of the book reflects on 25 principles, which the author calls "peace puppies," great creatures that are eager to please and love their master but, without discipline, will become wild and mean. These puppies include avoiding the worship of money, giving money away to worthy causes, living substantially below one's income, and laying out written details of a cash-management plan. One caveat: the book concludes with a set of financial worksheets; however, they do provide an excellent introduction to disciplined planning.

*Mary Whaley*

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