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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.

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?

Every parent wants the best for their child. That ’ s why they send them to college! But most parents struggle to pay for

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school and end up turning to student loans. That ' s why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.¹ Student loan debt doesn ' t open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In *Debt-Free Degree*, Anthony ONeal teaches parents how to get their child through school without debt, even if they haven ' t saved for it. He also shows parents: *How to prepare their child for college *Which classes to take in high school *How and when to take the ACT and SAT *The right way to do college visits *How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. *Debt-Free Degree* shows parents how to pay cash for college and set their child up to succeed for life.

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

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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

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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

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.

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-

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one resource for your bookshelf, this is it!

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.

It's not about doing more. IT'S ABOUT DOING WHAT MATTERS. As a busy mom with three young kids and a career, #1 national bestselling author Christy Wright knows what it ' s like to try to do it all and be stretched too thin. After years of running on empty, she realized she had to do something different. It wasn ' t just a matter of saying no to a few things. She had to figure out why she felt overwhelmed, overcommitted, and out of balance. Here ' s what she discovered: Life balance isn't something you do. It's something you feel. The great news is you can feel balanced — even in your busy life. In *Take Back Your Time*, Christy redefines what balance is and reveals the clear path to actually achieve it. You'll learn how to: Identify what balance looks like in your unique situation and season. Find confidence in the choices that are right for you. Feel peace even during chaotic times. Learn how to be present for your life and actually enjoy it! You weren ' t created to live busy and burnt out, unhappy and unfulfilled. You shouldn ' t be haunted by some elusive idea of balancing it all. There ' s more for you right now. Today. And it starts with taking

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back your time the guilt-free way.

With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers: • how to get out of debt and stay out • the KISS rule of investing—"Keep It Simple, Stupid" • how to use the principle of contentment to guide financial decision making • how the flow of money can revolutionize relationships With practical and easy to follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

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