

Say Yes To No Debt 12 Steps To Financial Freedom

Christine A. Smith

Say Yes to No Debt DeForest B. Soaries,2015-12-01 The founder of the dfree™ movement's twelve attainable steps to financial freedom. This book is not just another financial literacy program that assumes that all people need is information. Drawing on his personal experience and years as a pastor, public policy maker, and community leader, DeForest Buster Soaries, Jr. shares a groundbreaking, life-changing approach to financial wellness that views financial bondage as an emotional, spiritual, and psychological problem. The dfree™ movement provides twelve easy, attainable steps to help you: Get started on your debt by admitting the problem, addressing the mess, and adjusting your attitude Get control by creating a spending plan, becoming accountable, and setting goals Get ahead by building wealth, planning your will and estate, and celebrating your success And give back by investing in others, through tithing, mentoring, and leading your own dfree™ movement If you want to live a debt-free life with the financial freedom to travel, purchase a home within your means, and enjoy retirement without the burden of pay excess monthly bills, then this book is for you. Eliminating debt is the first step toward financial freedom. And YOU can do it.

Dfree DeForest B. Soaries,2011 dfree™. No debt, no deficits, and no delinquencies. Drawing on his years of experience as a pastor, public policy maker, and community leader, DeForest “Buster” Soaries, Jr. shares the four vital keys to debt-free living in his groundbreaking new book---dFree: Breaking Free from Financial Slavery. Find out how you, like the hundreds of families before you who have followed his advice, can say yes to no debt.

Say Yes When Life Says No DeForest B. Soaries,2019-07-01 Many people understand what it feels like when life continually throws obstacles, prejudice, hardship, and economic challenge in what seems an endless string of misfortune. It can feel like life constantly challenges us with “no” in the form of: Loneliness Judgment Negativity Sickness Death, and more But when we draw on the same faith as the blind man in John Chapter 9, we learn to trust that Jesus will know our plight, show up and give us what we need to not only turn our life course, but to also have our hearts sing “yes!” Drawn from the remarkable life experiences of one man, *Say Yes When Life Says No* includes a first-hand account of Rev. Dr. DeForest Soaries – pastor, husband, father, public servant, and cancer survivor. Enriched with personal stories and vivid Biblical references, Dr. Soaries provokes us to see every obstacle in life as an opportunity and every burden as a potential blessing.

Rich Bitch Nicole Lapin,2015-03-01 Talking about money sucks; but so does being broke. Do your eyes glaze over just thinking about the mumbo-jumbo of finance? Do you break out into hives at the thought of money? Well, sister, you are not alone. In RICH BITCH, money expert and financial journalist Nicole Lapin lays out a 12-Step Plan in which she shares her experiences, mistakes and all, of getting her own finances in order. No lecturing, just help from a friend. And even though money is typically an off-limits conversation, nothing is off-limits here. Lapin rethinks every piece of financial wisdom you've ever heard and puts her own fresh, modern, sassy spin on it. Sure, there are some hard-and-fast rules about finance, but when it comes to your money, the only person who can spend it is you. Should you invest in a 401(k)? Maybe not. Should you splurge on that morning latte? Likely yes. Instead of nickel-and-diming yourself, Nicole's advice focuses on investing in yourself so you don't have to stress over the little things. But in order to do that, you have to be able to speak the language of money. After all, money is a language like anything else, and the sooner you can join the conversation, the sooner you can live the life you want, RICH BITCH rehabs whatever bad habits you might have and provides a plan you can not only sustain, but thrive with. It's time to go after the rich life you deserve, and confident enough to call yourself a RICH BITCH.

5 Simple Steps to Financial Freedom Dan Willis,2019-01-08 As a young and naïve pastor, Dan Willis maxed out twenty-three credit cards and ruined his credit to support his ministry. It wasn't until massive debt caused the cards to stop working that he realized that God never asked him to do this. Through his candor and honesty, Dan reveals the five steps God showed him to get out of debt: stop spending, create a budget, develop a debt payoff plan, begin saving, and repair bad credit. This led him to becoming a thriving and financially-free ministry. Now, Dan is on a mission to teach this to the world. Using biblical principles, but not relying on miracles or “name-it-and-claim-it” theology, Dan

provides easy-to-follow, practical steps that can be used by anyone to escape financial bondage. Finally, he encourages readers to use their financial freedom to help others and advance God's kingdom, and to use their newfound fiscal wisdom to store up wealth. Without shaming those who struggle financially, *5 Simple Steps to Financial Freedom* is the perfect combination of spiritual wisdom and practical advice for those who desperately need it.

Meditations for Financial Freedom DeForest B. Soaries Jr.,2016-03-24 Using personal and biblical stories and verses, *Meditations for Financial Freedom* (Vol. 1) offers the reader an opportunity to consider one financial challenge and encounter a brief thought or prayer related to each idea. Use this book for 7 minutes a day for reflection and financial guidance from a biblical context.

Financial Freedom Grant Sabatier,2020-04-07 The International Bestseller New York Public Library's Top 10 Think Thrifty Reads of 2023 This book blew my mind. More importantly, it made financial independence seem achievable. I read *Financial Freedom* three times, cover-to-cover. —Lifehacker Money is unlimited. Time is not. Become financially independent as fast as possible. In 2010, 24-year old Grant Sabatier woke up to find he had \$2.26 in his bank account. Five years later, he had a net worth of over \$1.25 million, and CNBC began calling him the Millennial Millionaire. By age 30, he had reached financial independence. Along the way he uncovered that most of the accepted wisdom about money, work, and retirement is either incorrect, incomplete, or so old-school it's obsolete. *Financial Freedom* is a step-by-step path to make more money in less time, so you have more time for the things you love. It challenges the accepted narrative of spending decades working a traditional 9 to 5 job, pinching pennies, and finally earning the right to retirement at age 65, and instead offers readers an alternative: forget everything you've ever learned about money so that you can actually live the life you want. Sabatier offers surprising, counter-intuitive advice on topics such as how to: * Create profitable side hustles that you can turn into passive income streams or full-time businesses * Save money without giving up what makes you happy * Negotiate more out of your employer than you thought possible * Travel the world for less * Live for free--or better yet, make money on your living situation * Create a simple, money-making portfolio that only needs minor adjustments * Think creatively--there are so many ways to make money, but we don't see them. But most importantly, Sabatier highlights that, while one's ability to make money is limitless, one's time is not. There's also a limit to how much you can save, but not to how much money you can make. No one should spend precious years working at a job they dislike or worrying about how to make ends meet. Perhaps the biggest surprise: You need less money to retire at age 30 than you do at age 65. *Financial Freedom* is not merely a laundry list of advice to follow to get rich quick--it's a practical roadmap to living life on one's own terms, as soon as possible.

Meditations for Financial Freedom Vol 3 DeForest Soaries,2021-10-20 Using personal and Biblical stories and verses, *Meditations for Financial Freedom* (Vol. 3) is the third installment of a twelve-part series aimed at helping people who are attempting to attain and maintain financial freedom. This book offers daily meditations that inform and inspire - make you laugh and make you cry - with reflections that walk through the books of The Bible and highlight concepts that address financial issues including saving, investing, retirement, employment, entrepreneurship and a myriad of subjects relevant to personal finance. Each day's meditation offers the reader an opportunity to consider one financial challenge and encounter a brief thought or prayer related to each idea. Use this book for 7 minutes a day for reflection and financial guidance from a Biblical context. *Meditations...* can be used by those who practice daily devotion, and anyone desiring to deepen their spiritual life. About the Author DeForest B. Soaries, Jr. served as the Senior Pastor of First Baptist Church of Lincoln Gardens (FBCLG) in Somerset, New Jersey from November 1990 to July 2021. His 30 years of pastoral ministry focused on spiritual growth, educational excellence and economic empowerment. As a pioneer of faith-based community development, Dr. Soaries' impact on First Baptist Church of Lincoln Gardens (FBCLG) and the community was tremendous. In 1992, he founded the Central Jersey Community Development Corporation (CJCDC), a 501(c)(3) non-profit organization that specializes in revitalizing distressed neighborhoods. In 1996, Soaries founded the Harvest of Hope Family Services Network, Inc. (HOH). This organization developed permanent solutions for children in the foster care

system. From 1999 to 2002, Dr. Soaries served as New Jersey's Secretary of State, making him the first African-American male to do so. He also served as the former chairman of the United States Election Assistance Commission, which was established by Congress to implement the Help America Vote Act of 2002. In 2005, Dr. Soaries launched the dfree(R) Financial Freedom Movement. The dfree(R) strategy teaches people how to break free from debt as a first step toward financial freedom and it is currently being used across the country by thousands of churches and organizations. dfree(R) was featured in a 90 minute CNN documentary entitled Almighty Debt. He is author of the books Say Yes to No Debt, dfree Lifestyle:12 Steps to Financial Freedom, Meditations for Financial Freedom - Volumes 1 & 2 and Say Yes When Life Says No (book and workbook). Dr. Soaries serves as an independent director at three companies: Independence Realty Trust (IRT), Federal Home Loan Bank of New York and Ocwen Financial Corporation. He is also a board member at RWJ Barnabas Health. He teaches an online Master Class How to Become a Corporate Director and mentors aspiring corporate directors. Dr. Soaries earned a Bachelor of Arts Degree from Fordham University, a Master of Divinity Degree from Princeton Theological Seminary, and a Doctor of Ministry Degree from United Theological Seminary. He has been honored with seven honorary doctorate degrees. Dr. Soaries resides in Monmouth Junction, New Jersey with his wife, Donna, and twin sons. Visit Dr. Soaries website at <https://dbsoaries.com/>

The Money Book for the Young, Fabulous & Broke Suze Orman,2005 From one of the worlds most trusted experts on personal finance comes a route planner, identifying easy moves to get young people on the road to financial recovery and within reach of their dreams.

Get Good with Money Tiffany the Budgetnista Aliche,2021-03-30 NEW YORK TIMES, WALL STREET JOURNAL, AND USA TODAY BESTSELLER • A ten-step plan for finding peace, safety, and harmony with your money—no matter how big or small your goals and no matter how rocky the market might be—by the inspiring and savvy “Budgetnista.” “No matter where you stand in your money journey, Get Good with Money has a lesson or two for you!”—Erin Lowry, bestselling author of the Broke Millennial series Tiffany Aliche was a successful pre-school teacher with a healthy nest egg when a recession and advice from a shady advisor put her out of a job and into a huge financial hole. As she began to chart the path to her own financial rescue, the outline of her ten-step formula for attaining both financial security and peace of mind began to take shape. These principles have now helped more than one million women worldwide save and pay off millions in debt, and begin planning for a richer life. Revealing this practical ten-step process for the first time in its entirety, *Get Good with Money* introduces the powerful concept of building wealth through financial wholeness: a realistic, achievable, and energizing alternative to get-rich-quick and over-complicated money management systems. With helpful checklists, worksheets, a tool kit of resources, and advanced advice from experts who Tiffany herself relies on (her “Budgetnista Boosters”), *Get Good with Money* gets crystal clear on the short-term actions that lead to long-term goals, including: • A simple technique to determine your baseline or “noodle budget,” examine and systemize your expenses, and lay out a plan that allows you to say yes to your dreams. • An assessment tool that helps you understand whether you have a “don't make enough” problem or a “spend too much” issue—as well as ways to fix both. • Best practices for saving for a rainy day (aka job loss), a big-ticket item (a house, a trip, a car), and money that can be invested for your future. • Detailed advice and action steps for taking charge of your credit score, maximizing bill-paying automation, savings and investing, and calculating your life, disability, and property insurance needs. • Ways to protect your beneficiaries' future, and ensure that your financial wishes will stand the test of time. An invaluable guide to cultivating good financial habits and making your money work for you, *Get Good with Money* will help you build a solid foundation for your life (and legacy) that's rich in every way.

Start Late, Finish Rich (Canadian Edition) David Bach,2009-05-29 David Bach has a plan to help you live and finish rich—no matter where you start So you feel like you've started late? You are not alone. What if I told you that right now as you flip through this book, 70% of the people in the store with you are living paycheck to paycheck? What if I told you that the man browsing the aisle to your left owes more than \$8,000 in credit card debt? And the woman on your right has less than

\$1,000 in savings? See? You're really not alone. Unfortunately, the vast majority of people who've saved too little and borrowed too much will never catch up financially. Why? Because they don't know how. You can start late and finish rich—but you need a plan. This book contains the plan. It's inspiring, easy to follow, and is based on proven financial principles. Building a secure financial future for yourself isn't something you can do overnight. It will take time and it will take work. But you can do it. I know. I've helped millions of people get their financial lives together—and I can help you. Spend a few hours with me—and let me challenge you. Give me a chance to become your coach. Just because you started late doesn't mean you are doomed to an uncertain future. Whether you're in your thirties, forties, fifties, or beyond, there is still time to turn things around. It's never too late to live and finish rich. All it takes is the decision to start. —David Bach

Is it too late for me to get rich? Over and over, people share their fears with David Bach, America's leading money coach and the number-one national best-selling author of *The Automatic Millionaire*. "If only I had started saving when I was younger!" they say. "Is there any hope for me?" There IS hope, and help is here at last! In *Start Late, Finish Rich*, David Bach takes the "Finish Rich" wisdom that has already helped millions of people and tailors it specifically to all of us who forgot to save, procrastinated, or got sidetracked by life's unexpected challenges. Whether you are in your thirties, forties, fifties, or even older, Bach shows that you really can start late and still live and finish rich – and you can get your plan in place fast. In a motivating, swift read you learn how to ramp up the road to financial security with the principles of spend less, save more, make more – and most important, LIVE MORE. And he gives you the time tested plan to do it. The Start Late, Finish Rich promise is bold and clear: Even if you are buried in debt – there is still hope. You can get rich in real estate – by starting small. Find your "Latte Factor" – and turbo charge it to save money you didn't know you had. You can start a business on the side – while you keep your old job and continue earning a paycheck. You can spend less, save more and make more – and it doesn't have to hurt. David Bach gives you step-by-step instructions, worksheets, phone numbers and website addresses --everything you need to put your Start Late plan into place right away. And he shares the stories of ordinary Americans who have turned their lives around, at thirty, forty, fifty, even sixty years of age, and are now financially free. They did it, and now it's your turn. With David Bach at your side, it's never too late to change your financial destiny. It's never too late to live your dreams. It's never too late to be free.

Nine Steps to Financial Freedom Suze Orman, 2000 Suze Orman has transformed the concept of personal finance for millions by teaching us how to gain control of our money -- so that money does not control us. She goes beyond the nuts and bolts of managing money to explore the psychological, even spiritual power money has in our lives. The 9 Steps to Financial Freedom is the first personal finance book that gives you not only the knowledge of how to handle money, but also the will to break through all the barriers that hold you back. Combining real-life recommendations with the motivation to overcome financial anxieties, Suze Orman offers the keys to providing for yourself and your family, including: * seeing how your past holds the key to your financial future * facing your fears and creating new truths * trusting yourself more than you trust others * being open to receiving all that you are meant to have * understanding the lessons of the money cycle

The 9 Steps to Financial Freedom is useful advice and inspiration from the leading voice in personal finance. As Orman shows, managing money is far more than a matter of balancing your checkbook or picking the right investments. It's about redefining financial freedom -- and realizing that you are worth far more than your money.

MONEY Master the Game Anthony Robbins, Tony Robbins, 2016-03-29 Bibliography found online at [tonyrobbins.com/masterthegame--Page \[643\]](http://tonyrobbins.com/masterthegame--Page [643]).

Your Last Step to Fast Financial Freedom - The Conclusion Aryan Chaudhary, 2019-02-02 In today's world, HEAVY DEBTS, compulsive SPENDING habits, and insufficient INCOME is killing the dreams of millions of people, There are almost NO INCOME OPPORTUNITIES, People have borrowed millions & billions from the bank and now it's time to pay it back, we all are struggling to make ends meet, Monthly EMI'S and expenses keep bouncing back like online pop up ads which are frustrating and also reducing your productivity to produce more money, INVESTMENTS PLANS seems far away

from reality, People are not able to work towards what they really want to be in life, people who have potential to CHANGE the world are STUCK in SURVIVAL MODE, suffering inside and they feel like shouting out of their lungs but they have to stay calm and work their ass off. I can help you to get out of that SURVIVAL ZONE and never go back again, I can help you to become financially free and more importantly live your dreams regardless your current situation, let's start fresh without any past regrets. You want to start reading this book right away if you want to ACQUIRE NEW EARNING SKILLS, INCREASE YOUR INCOME, REDUCE YOUR EXPENCES ORGANICALLY, ELIMINATE YOUR DEBT, know low-risk high returns passive & massive investment strategies and be free by next year, all blueprints, secrets, tools, tricks, technology & frameworks has been given inside along with some secret training videos information for readers exclusively, you will discover soon. I know you are excited to read it but wait and check whether this is the right book for you or not.....this book is for you ...\$ if you are struggling to make money\$ if you're stuck with 9-6 slot \$ if you're not able to pay your EMI's on time\$ if you are living paycheck-to-paycheck\$ If you tired of being broke(just like I was)\$ if you're confused & stuck in life and not able to move to next level success \$ if you're deeply in debt and debtors are running behind you, not letting you breathe (been there too)\$ if you're an entrepreneur and wish to make it BIG (mistakes I made as a CEO)\$ if you think working hard or smart will make you rich(wrong approach)\$ if you're confused about your income sources & future For me, every one of you reading this piece is a person who has the power to change the world, your financial world, your kid's world and your family's world because there is NO REASON why you won't do that when you have the new opportunity right here, right in your hand or you may be looking at it on your device. This is your time and your decade to look at your life from a NEW angle if you are dead serious about making money and keeping your family safe from so-called laws made by morons. Let's laser focus on money making skills, choices, process & results which I have laid out for you inside this book. I want to tell you that financial freedom will be the EASIEST thing for you before you complete this book. Read my story inside the book, I strongly believe if I can do it so can you. I started door to door sales & marketing without any training when I was in 10th grade and since then I have seen bankruptcy 4 times and millions passing through me. When money used to come, I used to spend the way most of us spend, I didn't know much about how to handle money and how to earn a lot faster because they don't teach us anything like that in schools and college but something happened which changed my life and at the age of 19 I could afford to live in 4stars and 5 star hotels for years, even though I made somewhere 2-3 million dollars rising from the ZERO, I went bankrupt again and again and the journey has been awesomely beautiful SO the big question is what has SAVED me again and again? in the last few chapters, you will find the secret and I will teach you how easy it is to be financially FREE than struggling to be rich.

Your Money Or Your Life Joseph R. Dominguez, Vicki Robin, 1999 do you spend more than you earn? Does make a living feel more like making a dying? Do you feel stuck in a job you can't afford to leave? Is money fragmenting your time and your relationships with family and friends? If so, Your Money or Your Life is for you. Vicki Robin and Joe Dominguez took back their lives by gaining control of their money. They both gave up successful - and stressful - careers in order to live more deliberately and meaningfully.

5 Easy Steps to Financial Freedom Duane Harden, 2012-04 Book Praise & Reviews As a how-to guide, this book contains everything you may need to know to turn your passions into profits. Bill Bartmann (Billionaire entrepreneur, author, speaker, educator) Read & Give Program A portion of the sale of this book is donated to charity. Book Description Are you unhappy in your job? Are you tired of living paycheck to paycheck and feel like you just don't have enough money, skills, or education to turn your life around? Even if you're not sure you know what it is you like to do, you can change your life and get rich doing it, says entrepreneur Duane Harden in his wise and entertaining new book, 5 Easy Steps to Financial Freedom: Do What You Love & Get Rich Doing It. Turning your passion into a profitable business is easy, fast, and fun, says Harden, and you can become rich in just five easy steps. First, start by saying yes to financial freedom. Attitude is everything and as the Law of Attraction states, what you put out into the universe is often what you attract. If you imagine yourself

financially secure and happy, you will be. Imagining a new life for yourself is the inspiration you need to go out and do the concrete things to turn your dreams into a reality. Conversationally written and filled with humorous drawings, helpful worksheets, and key tips, *5 Easy Steps to Financial Freedom* also offers a 90-day action plan that includes blueprints for success that Harden himself used to build his wealth. His own journey included the purchase of numerous real-estate properties, opening a restaurant, starting a music company, and much more. Harden gives you Life Assignments that get you thinking and acting differently. Beware of what he calls the crabs in a pot mentality, where everyone is trying to pull everyone else down in order to struggle to the top. Instead, he advises, think positively. Stay away from the naysayers and feed your dream. Soon you will realize that your inner life is reflected in your outer life. Harden helps you to discover the real you, what you want, and how much money you want to be there for you now and in the future. He explains how the real difference between rich people and poor people is fear and an unwillingness to keep an open mind to new opportunities. Rich people are not afraid to take risks, and well-planned risks almost always pay off. Success, he reminds you, is your birthright and it's your job to claim it. Review your credit and your financial house. Clean up the clutter in your life, whether it is the wrong way of thinking or a messy desk. Discover what really makes you tick because when you love what you do it's never really work, and when passion is present the money will miraculously follow. Keep daily positive reminders taped where you can see them, or even have a vision board filled with photographs of where you want to be in life. Write your resignation letter to your boss, but don't send it yet. Just the act of writing it puts you in the right frame of mind for moving on to something much better. You are what you think and will become what you dream, says Harden. You'll learn to be a PIG (passive income generator) Farmer, which requires little work but makes you tons of money. *5 Easy Steps to Financial Freedom* shows you how go from rags to riches and is understandable and easy to read. This invaluable guide will change your life!

Live It, Love It, Earn It Marianna Olszewski, 2009-12-31 Does your heart race when your credit card bill arrives? Are you one flat tire or one emergency room visit from financial ruin? If you think a secure financial future is out of reach, you're wrong. Let Marianna Olszewski teach you how to love your money instead of running scared from it. Marianna didn't start out rich, happy and fabulous. A strapped-for-cash childhood motivated her to strive for abundance and financial independence-goals she exceeded by age thirty as a successful business owner and respected Wall Street player. Now Marianna reveals the lessons she learned on her own road to success and the savvy strategies of other amazing women. She shows how to let go of stress, break your bad money habits, take control of your finances, and finally achieve your goals and a happier, richer life. You'll learn to: -Say Yes to Yourself: Turn toward people and situations that enhance your life and well being, and away from those that don't. Until you start affirming your future through both thought and action, your efforts to improve your finances will fall flat. -Fall in Love with Your Money: Having a cavalier attitude toward money is part of the reason many of us find ourselves in a financial pickle. But when you treat your money with respect, keep track of it and spend and save it wisely your money will always love you back. -Act as If: If you think that change is impossible, think again. Start your transformation by acting as if you already are as successful, intelligent, and prosperous as you want to be. *Live It, Love It, Earn It* is full of true stories of ordinary women who have overcome tough challenges, such as climbing the corporate ladder, getting out of debt, and changing jobs mid-career, to get the life you want. Marianna also shares insights from other successful women like designer Diane von Furstenberg; shoe mogul Tamara Mellon (of Jimmy Choo); fashion entrepreneur Tory Burch; the first woman to hold a seat on the New York Stock Exchange, Muriel Seibert; and Congresswoman Marsha Blackburn. Let Marianna give you the tools you need to create and maintain an abundant and fulfilling life. For more information, visit: www.LiveItLoveItEarnIt.com

Beyond the Stained Glass Ceiling Christine A. Smith, 2013 The reality of a stained glass ceiling is familiar to most women called to the pastorate. Despite being more likely to be seminary educated, female clergy constitute less than 10 percent of Protestant leading pastorates and those who do hold such pastorates are generally paid less than their male counterparts. In light of such statistics, Pastor

Chris Smith explores how to overcome the challenges in breaking through the stained glass ceiling and she goes a step further. She shares the lessons learned and best practices of the success stories those women who are currently serving in solo or senior pastorates. Based on a national survey of female clergy, this volume is rich in insights based on data as well as personal anecdotes insights that will empower not only women called to the pastorate but also their male colleagues and denominational leaders who want to support them.

Love Your Life Not Theirs Rachel Cruze, 2016-09-14 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 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 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

Wealth on Any Income Rennie Gabriel, 1999 An easy and effective way to handle your finances. More than 12 million people can only make the minimum monthly payments on their credit cards. If no one ever taught you how to handle money, you are not alone. Surveys prove that 90% of our population has not been taught basic financial skills. There is nothing wrong with you! Creditors profit from you remaining financially ignorant and in debt. In this book you will learn how to: end the constant struggle and overcome what is stopping you; be rich on any income -- even if you are in debt; handle emergency spending without a financial disaster; create the action structure to set and achieve your goals.

Whispering the Techniques of Language: An Psychological Journey through **Say Yes To No Debt 12 Steps To Financial Freedom**

In a digitally-driven world wherever displays reign supreme and instant interaction drowns out the subtleties of language, the profound strategies and psychological nuances hidden within phrases usually go unheard. Yet, situated within the pages of **Say Yes To No Debt 12 Steps To Financial Freedom** a captivating literary treasure sporting with organic emotions, lies an exceptional journey waiting to be undertaken. Penned by an experienced wordsmith, that enchanting opus encourages readers on an introspective journey, softly unraveling the veiled truths and profound affect resonating within the very fabric of each and every word. Within the emotional depths with this emotional review, we can embark upon a honest exploration of the book is core styles, dissect their charming publishing style, and succumb to the strong resonance it evokes strong within the recesses of readers hearts.

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