

dave ramsey recommended books

dave ramsey recommended books have become essential resources for individuals seeking to improve their financial literacy and achieve debt-free living. Known for his practical advice on personal finance, Dave Ramsey endorses a variety of books that align with his principles of budgeting, saving, investing, and debt reduction. This article explores the most influential titles that Dave Ramsey recommends, providing readers with credible sources to deepen their understanding of money management. From foundational financial guides to specialized investment strategies, these books complement Ramsey's own teachings and offer diverse perspectives on achieving financial freedom. Whether you are a beginner or looking to refine your financial habits, exploring these recommended books can significantly enhance your financial journey. The following sections will outline the top books, their key lessons, and how they fit into the broader context of personal finance education.

- Top Dave Ramsey Recommended Books
- Books on Debt Management and Budgeting
- Investment and Wealth Building Books
- Books on Mindset and Financial Psychology
- How to Choose the Right Dave Ramsey Recommended Book for You

Top Dave Ramsey Recommended Books

Dave Ramsey's recommended books list includes titles that have been vetted for their alignment with his financial philosophy, focusing on debt elimination, disciplined spending, and wealth creation. These books provide actionable advice and proven strategies to empower readers to take control of their finances. Many of them are authored by financial experts who share Ramsey's conservative approach to money management.

The Total Money Makeover by Dave Ramsey

This book is a cornerstone of Dave Ramsey's financial teachings. It outlines a step-by-step plan for paying off debt, building an emergency fund, and investing for the future. The Total Money Makeover emphasizes the importance of living within one's means and avoiding new debt, making it a practical guide for those committed to financial transformation.

Rich Dad Poor Dad by Robert Kiyosaki

Recommended by Dave Ramsey for its fundamental lessons on financial education, Rich Dad Poor

Dad contrasts the mindset of the wealthy with that of the middle class. It encourages readers to think differently about money, assets, and liabilities, fostering a mindset geared toward wealth accumulation rather than mere income generation.

Your Money or Your Life by Vicki Robin and Joe Dominguez

This classic book is praised by Dave Ramsey for its holistic approach to money management. It teaches readers to align their spending with their values and to achieve financial independence by tracking expenses and reducing unnecessary costs.

Books on Debt Management and Budgeting

Debt management and budgeting form the foundation of Dave Ramsey's financial advice. The following books offer detailed methods to eliminate debt and maintain a disciplined budget, which are critical for anyone seeking to follow Ramsey's financial principles.

The Debt-Free Spending Plan by Joanneh Nagler

This book complements Dave Ramsey's teachings by providing a practical framework for creating a spending plan that prioritizes debt repayment. It breaks down budgeting into manageable steps, helping readers avoid common pitfalls and stay on track.

The Simple Path to Wealth by JL Collins

While primarily focused on investing, this book also addresses the importance of living below one's means and avoiding debt. Dave Ramsey recommends it for its clear explanation of financial independence and the role of frugality in wealth building.

Budgeting 101 by Michele Cagan

Dave Ramsey highlights this book as a straightforward introduction to budgeting. It offers tools to create and stick to a budget, making it easier for readers to manage their finances and accelerate debt payoff.

Investment and Wealth Building Books

After establishing a solid foundation of budgeting and debt elimination, Dave Ramsey encourages readers to focus on investing and wealth building. The books in this category provide insights into smart investment strategies and long-term financial growth.

The Millionaire Next Door by Thomas J. Stanley and William D. Danko

This book is a favorite of Dave Ramsey for its research-backed insights into the habits of wealthy individuals. It dispels myths about wealth and highlights the importance of frugality, saving, and smart investing.

The Bogleheads' Guide to Investing by Taylor Larimore, Mel Lindauer, and Michael LeBoeuf

Dave Ramsey recommends this comprehensive guide for its emphasis on low-cost index fund investing. It provides clear advice on building a diversified portfolio and avoiding common investment mistakes.

I Will Teach You to Be Rich by Ramit Sethi

This book offers a modern take on personal finance, blending practical investment advice with behavioral psychology. Ramsey appreciates its focus on automating finances and cultivating a rich mindset.

Books on Mindset and Financial Psychology

Dave Ramsey acknowledges that financial success is not only about numbers but also about mindset. The following books explore the psychological aspects of money management, helping readers develop healthier financial behaviors.

Mind Over Money by Brad Klontz and Ted Klontz

This book delves into the emotional and psychological factors that influence financial decisions. Dave Ramsey recommends it for those struggling with money habits and seeking to overcome limiting beliefs.

The Psychology of Money by Morgan Housel

Praised for its insightful storytelling, this book examines how personal biases and emotions impact financial choices. It aligns with Ramsey's emphasis on discipline and long-term thinking.

Atomic Habits by James Clear

Though not exclusively about finance, Atomic Habits is recommended by Dave Ramsey for its strategies on building positive habits. Financial success often depends on consistent behaviors, and this book provides a framework for achieving lasting change.

How to Choose the Right Dave Ramsey Recommended Book for You

Selecting the right book from Dave Ramsey's recommended list depends on one's current financial situation and goals. Each book offers unique benefits tailored to different stages of the financial journey.

Assess Your Financial Stage

Begin by evaluating whether debt elimination, budgeting, investing, or mindset adjustment is your priority. For example, those burdened with debt may benefit most from books focused on budgeting and paying off debts.

Consider Your Learning Style

Some books provide step-by-step plans, while others offer conceptual frameworks or psychological insights. Choose a book that matches your preferred approach to learning and problem-solving.

Set Clear Objectives

Define what you want to achieve—whether it is creating a budget, building wealth, or changing financial behaviors. This clarity will guide your selection among the many valuable options.

Recommended Reading Path

For many, a recommended sequence is to start with foundational books like *The Total Money Makeover*, followed by mindset-focused titles, and then advanced investing guides. This approach mirrors Dave Ramsey's financial philosophy progression.

1. Establish a budget and eliminate debt
2. Adopt a healthy financial mindset
3. Learn and implement investing strategies

Frequently Asked Questions

What are the top books recommended by Dave Ramsey for

personal finance?

Dave Ramsey often recommends books like 'The Total Money Makeover' by himself, 'Your Money or Your Life' by Vicki Robin, 'The Richest Man in Babylon' by George S. Clason, and 'Financial Peace' by Dave Ramsey.

Why does Dave Ramsey recommend 'The Total Money Makeover'?

'The Total Money Makeover' is recommended by Dave Ramsey because it provides a step-by-step plan for paying off debt, building an emergency fund, and creating wealth through practical financial advice.

Are there any motivational books recommended by Dave Ramsey?

Yes, Dave Ramsey recommends motivational books such as 'Think and Grow Rich' by Napoleon Hill and 'The 7 Habits of Highly Effective People' by Stephen Covey to inspire financial discipline and personal growth.

Does Dave Ramsey suggest any books on investing?

Dave Ramsey suggests books like 'The Intelligent Investor' by Benjamin Graham and 'The Little Book of Common Sense Investing' by John C. Bogle for those looking to learn about investing wisely.

What book does Dave Ramsey recommend for couples managing money?

Dave Ramsey recommends 'The Total Money Makeover Workbook for Couples' which helps couples work together on budgeting, debt reduction, and financial planning.

Where can I find a complete list of books recommended by Dave Ramsey?

A complete list of books recommended by Dave Ramsey can be found on his official website, in his podcasts, and through Ramsey Solutions resources which regularly update financial literacy materials.

Additional Resources

1. *The Total Money Makeover* by Dave Ramsey

This book offers a straightforward, step-by-step plan to help readers get out of debt and build wealth. Dave Ramsey shares practical advice on budgeting, saving, and investing, emphasizing the importance of living debt-free. It includes inspiring success stories and actionable tips to transform your financial life.

2. *Financial Peace Revisited* by Dave Ramsey

A revised edition of Ramsey's classic, this book provides timeless strategies for managing money with discipline and purpose. It addresses common financial challenges and offers guidance on budgeting, emergency funds, and paying off debt. The book encourages readers to develop a mindset of financial peace and security.

3. *The Millionaire Next Door* by Thomas J. Stanley and William D. Danko

This book explores the habits and behaviors of America's wealthy individuals, revealing that many millionaires live modestly and prioritize saving and investing. It dispels myths about wealth and offers insights into building long-term financial success. Readers learn the value of discipline, frugality, and smart financial planning.

4. *Your Money or Your Life* by Vicki Robin and Joe Dominguez

A transformative guide to changing your relationship with money, this book teaches readers to live more intentionally and align spending with values. It introduces a nine-step program to track expenses, reduce wasteful habits, and achieve financial independence. The authors emphasize mindfulness and purposeful living.

5. *Rich Dad Poor Dad* by Robert T. Kiyosaki

Kiyosaki contrasts two perspectives on money from his "rich dad" and "poor dad" to highlight the importance of financial education. The book stresses investing, entrepreneurship, and building assets rather than relying solely on a paycheck. It challenges conventional views on money and encourages readers to think differently about wealth.

6. *The Simple Path to Wealth* by JL Collins

This accessible guide distills investing wisdom into clear, actionable advice focused on index fund investing. Collins explains how to build wealth through low-cost, long-term investment strategies and avoid common pitfalls. The book is ideal for beginners seeking financial independence and security.

7. *I Will Teach You to Be Rich* by Ramit Sethi

Sethi offers a practical and no-nonsense approach to personal finance, covering budgeting, saving, investing, and earning more. His style is engaging and humorous, making complex financial topics easy to understand. The book encourages automation and smart spending on the things that matter most.

8. *Smart Money Smart Kids* by Dave Ramsey and Rachel Cruze

Co-written by Ramsey and his daughter, this book provides parents with tools to teach children about money management and financial responsibility. It covers allowances, saving, giving, and the importance of work ethic. The authors share personal stories and practical advice to help kids develop healthy money habits early.

9. *The Barefoot Investor* by Scott Pape

An Australian bestseller, this book offers simple, effective financial advice centered around budgeting, saving, and investing. Pape's down-to-earth approach covers everything from paying off debt to planning for retirement. The book empowers readers to take control of their finances with confidence and clarity.

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dave ramsey recommended books: Dave Ramsey's Complete Guide to Money Dave Ramsey, 2012-01-01 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-one resource for your bookshelf, this is it!

dave ramsey recommended books: The Financial Peace Planner Dave Ramsey, 1998-01-01 Get out of debt and stay out with the help of Dave Ramsey, the financial expert who has helped millions of Americans control their money The Financial Peace Planner may be the most valuable purchase you ever make. Dave Ramsey's practical regimen, based on his own personal experience with debt, offers hard-won advice and much needed hope to people who find themselves in serious debt and desperate for a way out. This book comes in a workbook format, allowing you to frequently monitor your progress and, most importantly, to face your situation honestly. Loaded with inspirational insights that come from personal experience, this set of books will be life changing for any debt-ridden readers. You'll find help on how to:

- Assess the urgency of your situation
- Understand where your money's going
- Create a realistic budget
- Dump your debt
- Clean up your credit rating

dave ramsey recommended books: The Legacy Journey Dave Ramsey, 2014-10-01 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?

dave ramsey recommended books: The Total Money Makeover Workbook Dave Ramsey, 2004-01-19 A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller The Total Money Makeover. With inspiring real-life stories and thought-provoking questionnaires, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Set up an emergency fund (believe me, you're going to need it) Pay off your home mortgage?it is possible. Prepare for college funding (your kids will love you for it) Maximize your retirement investing so you can live your golden years in financial peace Build wealth like crazy! With incentive exercises that really do exercise your spending and

saving habits, Ramsey will get your mind and your money working to make your life free of fiscal stress and strain. It's a no-nonsense plan that will not only make over your money habits, but it will also completely transform your life.

dave ramsey recommended books: *More Than Enough* Dave Ramsey, 2001-01-01 The bestselling author of Financial Peace presents an inspiring road map for building wealth while strengthening one's marriage and family. More Than Enough is an inspiring, life-changing blueprint to personal control, lifetime peace, and a new, vital family dynamic.

dave ramsey recommended books: *Priceless* Dave Ramsey, 2002 In this compact gift book, bestselling author Dave Ramsey delivers a revolutionary message of hope and empowerment that already has changed millions of lives. This is the perfect book for those just starting out on their own, as well as for those who've struggled with money their entire lives. (July)

dave ramsey recommended books: *The Total Money Makeover Updated and Expanded* Dave Ramsey, 2024-05-14 NEW YORK TIMES BESTSELLER — A Trusted Approach to Becoming Debt-Free with Over 8 Million Copies Sold. Do you want to build a budget that actually works for you? Are you ready to transform your relationship with money? This New York Times bestseller has already helped millions of people just like you learn how to develop everyday money-saving habits with the help of America's favorite personal finance expert, Dave Ramsey. By now, you've already heard all of the nutty get-rich-quick schemes and the fiscal diet fads that leave you with a lot of quirky ideas but not a penny in your pocket. If you're tired of the lies and sick of the false promises, Dave is here to provide practical, long-term help. The Total Money Makeover is the simplest, most straightforward game plan for completely changing your finances. And, best of all, these principles are based on results, not pie-in-the-sky fantasies. This is the financial reset you've been looking for. The Total Money Makeover will give you the tools and the encouragement you need to: Design a sure-fire plan for paying off all debt—from your cars to your home and everything in between using the debt snowball method Break bad habits and make lasting changes when it comes to your relationship with money Recognize the 10 most dangerous money myths Set aside enough money to pay for unexpected expenses and emergencies Save enough money for your retirement Live like no one else, so later you can LIVE (and GIVE) like no one else! This new edition of The Total Money Makeover includes new content that will help you tackle marriage conflict, college debt, and so much more.

dave ramsey recommended books: *The Richest Man in Babylon* George S. Clason, 2020-05-01 The Richest Man in Babylon has been a favorite of Dave Ramsey's for years. Set in ancient Babylon, this book is an inspiring collection of stories about people who have struggled with—and overcome—the same money problems most Americans face: feeling trapped by debt, living paycheck to paycheck, with little to no savings. In this exclusive edition of George Clason's classic, George gives his timeless principles for building lasting wealth, while Dave shares his proven money advice using quotes directly from The Dave Ramsey Show. With powerful storytelling, The Richest Man in Babylon gives fresh perspective and encouragement to all who want to change their lives and win with money. Join George and Dave as they share how to: -Get out of debt -Budget -Live on less than you make -Invest wisely -Save for the future -Enjoy your life and money As George says, "Money is plentiful for those who understand the simple rules of its acquisition." If you follow the wisdom of Babylon, financial peace—and a life of freedom—are just seven steps away.

dave ramsey recommended books: *From Paycheck to Purpose* Ken Coleman, 2021-11-09 Work isn't supposed to be a four-letter word! Does the work you do matter to you? Are you unsure what you want to do for a living? Are you in the right place but looking to advance? No matter where you are in your career, you were born to do work you love. National bestselling author and career expert Ken Coleman was stuck in an unfulfilling career until he realized he didn't have to be. In his latest book, he draws on what he learned from his own ten-year journey as well as from coaching thousands of others to walk you through the seven stages to discovering and doing meaningful work. Relevant to any job or industry, you'll learn step-by-step how to: Get Clear on the work you were uniquely made to do and why. Get Qualified to do the work you were created for. Get Connected

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dave ramsey recommended books: *EntreLeadership* Dave Ramsey, 2011-09-20 From the New York Times bestselling author of *The Total Money Makeover* and radio and podcast host Dave Ramsey comes an informative guide based on how he grew a successful, multimillion dollar company from a card table in his living room. Your company is only as strong as your leaders. These are the men and women doing battle daily beneath the banner that is your brand. Are they courageous or indecisive? Are they serving a motivated team or managing employees? Are they valued? Your team will never grow beyond you, so here's another question to consider—are you growing? Whether you're sitting at the CEO's desk, the middle manager's cubicle, or a card table in your living-room-based start-up, *EntreLeadership* provides the practical, step-by-step guidance to grow your business where you want it to go. Dave Ramsey opens up his championship playbook for business to show you how to: -Inspire your team to take ownership and love what they do -Unify your team and get rid of all gossip -Handle money to set your business up for success -Reach every goal you set -And much, much more! *EntreLeadership* is a one-stop guide filled with accessible advice for businesses and leaders to ensure success even through the toughest of times.

dave ramsey recommended books: *The Money Answer Book* Dave Ramsey, 2010-05-16 This question and answer book is the perfect resource guide for equipping individuals with key information about everyday money matters. Questions and answers deal with 100+ of the most-asked questions from *The Dave Ramsey Show*—everything from budget planning to retirement planning or personal buying matters, to saving for college and charitable giving. This is Dave in his most popular format—ask a specific question, get a specific answer.

dave ramsey recommended books: *The Total Money Makeover* Dave Ramsey, 2003-09-11 Respected financial expert Dave Ramsey offers a comprehensive plan for getting out of debt and achieving financial health. Against a playful backdrop of fitness terminology, Dave gives solid, hard-hitting advice needed to make your goals a reality. Filled with both the hope and the how-to, *The Total Money Makeover* includes: Useful worksheets and forms Readable and informative charts and graphs The four factors that keep people from getting in shape financially Photos and amazing stories from people who have succeeded following *The Total Money Makeover* plan *The Total Money Makeover* is a necessity for everyone in need of a financial makeover. Readers will learn to live by the *The Total Money Makeover* motto: If you will live like no one else, later you can live like no one else.

dave ramsey recommended books: *The Total Money Makeover Journal* Dave Ramsey, 2007-12-02 When Dave Ramsey was experiencing his own Total Money makeover, he found that journaling was very helpful and effective. Dave says, Take this journal and record everything happening that seems like a big deal. Record the relationship issues, the debt, the emotions, the setbacks, the victories, and anything else that seems important at the time. The immediate benefits of writing everything down are twofold. First, writing helps you process the problems and victories. The second immediate benefit of journaling is that you can reread your entry just days-even months-later and gain vital perspective on your progress. Write it down. You will be glad you did.

dave ramsey recommended books: *The Total Money Makeover Workbook* Dave Ramsey, 2004-01-21 A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this informative and interactive companion to the highly successful New York Times bestseller *The Total Money Makeover*. With inspiring real-life stories and thought-provoking questionnaires, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Set up an emergency fund (believe me, you're

going to need it) Pay off your home mortgage—it is possible. Prepare for college funding (your kids will love you for it) Maximize your retirement investing so you can live your golden years in financial peace Build wealth like crazy! With incentive exercises that really do exercise your spending and saving habits, Ramsey will get your mind and your money working to make your life free of fiscal stress and strain. It's a no-nonsense plan that will not only make over your money habits, but it will also completely transform your life.

dave ramsey recommended books: Complete Guide to Money Dave Ramsey, 2014-12-01

dave ramsey recommended books: The Total Money Makeover Workbook Updated Dave Ramsey, 2025-05-06 Introducing Your Financial Solution Are you tired of working hard day after day—and still feeling broke when you look at your bank account? Nationally syndicated radio host and money expert Dave Ramsey offers a step-by-step action plan to help you transform your finances in this essential companion piece to his New York Times bestseller The Total Money Makeover Updated and Expanded Edition. This newly updated workbook by Dave Ramsey provides a proven approach to achieve your financial goals by applying everything you learned in The Total Money Makeover Updated and Expanded Edition. Packed with the latest stats on debt, credit, and wealth building, this workbook guides you through Ramsey's straightforward game plan to change your money habits for good. After working through The Total Money Makeover Workbook, you'll be equipped to: Recognize the financial myths holding you back Kick debt out of your life forever Build up a buffer so emergencies become inconveniences Fund college for your kids the right way Pay off your mortgage faster than you imagined possible Make a retirement and wealth-building plan for a future you can be excited about Transform Your Life This isn't just about changing how you spend and save—it's about transforming your entire financial outlook. With thought-provoking questions and real-life success stories, this new and updated workbook will help you strengthen your money muscles and move that much closer to financial fitness!

dave ramsey recommended books: The Total Money Makeover: Classic Edition Dave Ramsey, 2013-09-17 Do you want to build a budget that actually works for you? Are you ready to transform your relationship with money? This New York Times bestseller has already helped millions of people just like you learn how to develop everyday money-saving habits with the help of America's favorite personal finance expert, Dave Ramsey. By now, you've already heard all of the nutty get-rich-quick schemes and the fiscal diet fads that leave you with a lot of quirky ideas but not a penny in your pocket. If you're tired of the lies and sick of the false promises, Dave is here to provide practical, long-term help. The Total Money Makeover is the simplest, most straightforward game plan for completely changing your finances. And, best of all, these principles are based on results, not pie-in-the-sky fantasies. This is the financial reset you've been looking for. The Total Money Makeover: Classic Edition will give you the tools and the encouragement you need to: Design a sure-fire plan for paying off all debt—from your cars to your home and everything in between using the debt snowball method Break bad habits and make lasting changes when it comes to your relationship with money Recognize the 10 most dangerous money myths Secure a healthy nest egg for emergencies and set yourself up for retirement Become financially healthy for life Live like no one else, so later you can LIVE (and GIVE) like no one else! This edition of The Total Money Makeover includes new, expanded Dave Rants that tackle marriage conflict, college debt, and so much more. The Total Money Makeover: Classic Edition also includes brand new back-of-the-book resources to help you make The Total Money Makeover your new reality.

dave ramsey recommended books: Baby Steps Millionaires Dave Ramsey, 2022-01-11 You Can Baby Step Your Way to Becoming a Millionaire Most people know Dave Ramsey as the guy who did stupid with a lot of zeros on the end. He made his first million in his twenties—the wrong way—and then went bankrupt. That's when he set out to learn God's ways of managing money and developed the Ramsey Baby Steps. Following these steps, Dave became a millionaire again—this time the right way. After three decades of guiding millions of others through the plan, the evidence is undeniable: if you follow the Baby Steps, you will become a millionaire and get to live and give like no one else. In Baby Steps Millionaires, you will . . . *Take a deeper look at Baby Step 4 to learn how

Dave invests and builds wealth *Learn how to bust through the barriers preventing them from becoming a millionaire *Hear true stories from ordinary people who dug themselves out of debt and built wealth *Discover how anyone can become a millionaire, especially you Baby Steps Millionaires isn't a book that tells the secrets of the rich. It doesn't teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you'll lead if you follow the Baby Steps is anything but boring! You don't need a large inheritance or the winning lottery number to become a millionaire. Anyone can do it—even today. For those who are ready, it's game on!

dave ramsey recommended books: *Financial Peace* Dave Ramsey, 1997 Ramsey--a businessman and entrepreneur who earned four million dollars, only to lose it all and everything else he owned by getting too far into debt--shares the valuable lessons he has learned--financially, emotionally, and spiritually--in this new edition of this entertaining guide for anyone who wants to achieve freedom from financial stress. Worksheets.

dave ramsey recommended books: *Smart Money Smart Kids* Dave Ramsey, Rachel Cruze, 2014-04-22 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.

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