

The Total Money Makeover by Dave Ramsey

- 💡 I relate to people rather than try to convince them
- 💡 Because of my experiences, I am not at the mercy of those with opinions
- 💡 My financial process and principles work in good time and bad times
- 💡 I sacrifice for a short period of time so I will never have to sacrifice again
- 💡 I know that 90% of solving a problem is realizing there is one
- 💡 I see the need to make significant changes in my life to get the outcomes that I want
- 💡 I opt for the pain of change over the later pain of not changing
- 💡 I am excited about every payday because I have a plan for the future
- 💡 I have a great spirit, so I expect to encounter violent opposition from those with weak minds
- 💡 I thrive knowing that I am mature enough to delay gratification for greater future outcomes
- 💡 I know that debt brings enough risk to offset any advantage that could be gained through debt leverage
- 💡 I avoid lending money to or cosigning for friends & relatives; it leads to nothing but broken hearts and broken wallets
- 💡 I have reached the point where my dreams are my primary motivator - not what others think
- 💡 My income is my greatest wealth-building tool, not debt
- 💡 My destiny and dignity are up to me
- 💡 I budget appropriately for the things I need and want; telling my money where to go instead of wondering where it went
- 💡 I recognize that ignorance is not lack of intelligence; it is lack of know-how
- 💡 I know that radical change is required for a money breakthrough
- 💡 I focus with vigor until the task is complete; then I move on
- 💡 To the exclusion of virtually everything else, I'm getting out of debt!
- 💡 I know that aiming at my goal and nothing else is the only way to win
- 💡 I have a very high "gazelle" rating
- 💡 I embrace the vision of living like no one else so that later I can live like no one else
- 💡 I replenish my emergency fund as immediately as possible
- 💡 Since I base my life on principle, 99% of my decisions are already made
- 💡 Simple maintenance will keep my money muscles maintained
- 💡 I mix knowledge with attitude, character, perseverance, vision, diligence and extreme levels of work to produce awesome outcomes
- 💡 I stay away from loans and make plans to avoid borrowing
- 💡 I realize that Good Enough can become the enemy of The Best - mediocrity with a dose of doubt can keep me from excellence
- 💡 I know that finishing well is more important than starting well
- 💡 I know where I'm weak and take action to make sure I don't fall prey to the weakness
- 💡 I know that five years of sacrifice is worth it to have the satisfaction of knowing I changed the course of my life
- 💡 I see wealth as a tremendous responsibility; so I use it to have FUN, INVEST and GIVE
- 💡 I use simple mutual funds and debt-free real estate as my investment mix - very clean, simple investments with some basic tax advantages
- 💡 I leverage a good estate planning attorney, a tax expert, an insurance pro, an investment pro and a good realtor as my essential team
- 💡 I chase the Pinnacle Point - the point at which my money works harder than I do (financially secure from living on investment income)
- 💡 I know that money gives power to good intentions
- 💡 I have the spiritual character to recognize that wealth is not the answer to life's questions - but it helps!
- 💡 I understand that to possess riches is to have the right to say how they will or will not be used
- 💡 I allocate every dollar of my income to a category on my Monthly Cash-Flow Plan
- 💡 As I get closer to being debt-free, I increase my savings dramatically
- 💡 I prioritize the items on my Monthly Cash-Flow Plan by importance, not urgency