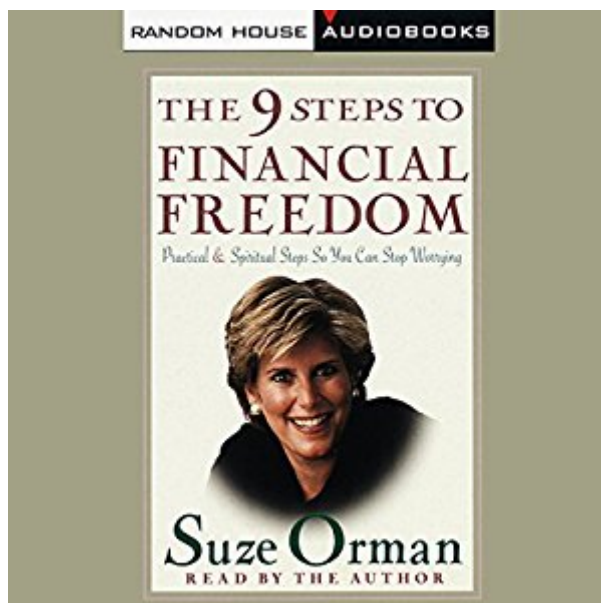


The book was found

# The 9 Steps To Financial Freedom



## Synopsis

Managing money is far more than a matter of balancing our checkbooks or picking investments?witness the fact that many of us know what we ought to be doing with our money yet often just don't do it. This is the first personal finance book that gives us not only the knowledge of how to han-dle money, but also the power to break through the barriers that hold us back.Suze Orman, best-selling author of *You've Earned It, Don 't Lose it*, goes beyond the nuts and bolts of managing money to explore the psychological, even spiritual, power money has in our lives. Before we can get control of our finances, we must get control of our attitudes about money, feelings that were shaped by our earliest experiences with it. Letting go of these anxieties and creating new attitudes are the first steps of Suze Orman's program.Next comes mastering the practical elements of financial life: investments, credit, insurance, and estate and retirement planning. This book tells you everything you need to know to provide for your-self and your family?not abstract principles but specific, concrete, and easy-to-follow procedures. Here you will also find the latest tax code revisions regarding estate taxes, inheritance, and individual retirement allowances (IRAs), including vital information on the new Roth IRA and educational IRAs and how to make them work best for you. You'll also learn why you should trust your own instincts more than someone else's advice in making any financial decision.Finally come the most unusual -- and powerful -- steps: understanding the spiritual side of money. As Suze Orman explains, financial freedom is about realizing that we are worth far more than our money. Her program concludes by showing how to leave behind financial anxieties and open ourselves to true abundance?not only of the pocketbook but also of the heart.

## Book Information

Audible Audio Edition

Listening Length: 2 hoursÃ Â andÃ Â 52 minutes

Program Type: Audiobook

Version: Abridged

Publisher: Random House Audio

Audible.com Release Date: May 2, 2007

Language: English

ASIN: B000Q6ZLSY

Best Sellers Rank: #11 inÃ Â Books > Audible Audiobooks > Business & Investing > Accounting  
#21 inÃ Â Books > Business & Money > Personal Finance > Credit Ratings & Repair #114

## Customer Reviews

I'm very computer savvy but these DVDs have way too much info to follow. Suze O is well-versed in these matters but the info is still somewhat confusing to me and critics of her program have told me not all the advice is sound but I tend to believe otherwise. Logging in with a password, of course, is a good idea, but it's a pain in the neck as well. I'm not sorry I bought it though but it's not what I had expected to be honest.

I have always hated owing anyone money for any reason so I have always been great about paying bills but I have never been very committed to saving. I wish I had read this book before I was laid off because it showed me the importance of saving and how to do so, even if you feel like you can't afford to. The truth is that you can't afford not to save for your future!

I wish this book was available to me when I was 20 years old, I certainly would have done some things different in my financial life. When we are young we are given all sorts of advice, on right and wrong, relationships, jobs, education etc. But No One tells you what to expect in later years and what to be aware of and what to plan for. Suze has done that and so much more in her book, "The 9 steps to Financial Freedom" Our relationship with money clearly determines the kind of life a person will lead. Apart from being told to save for a rainy day, no one ever explains why. Having grown up with the bare necessities and barely enough of that, I squandered my first pay checks on clothes, shoes, going to have my hair done in a salon and any other frivolous things a young woman can squander on. at 18 years old I was working 3 jobs in 3 different places as a waitress and never saved a cent. I was living on my own in NY renting a room and on my day off I would go to the salon and have my hair and nails done and dress to the nines for my evening out. I didn't sleep much in those days, after all I was young and beautiful and I was going to meet my prince charming somewhere. Then I got hit with walking pneumonia from working so hard, not enough sleep, poor eating habits etc. After being in the hospital for 2 weeks I came back to my rented room only to find out, it was no longer my room and they were holding my clothes hostage until I paid the back rent that I missed while I was in the hospital. Of course I didn't have it, because I always spent every cent I made and didn't even have a bank account. Luckily I wore uniforms at work because I didn't have any other clothes to wear, I slept in the back room of one of the places I worked for a while and saved enough money to pay what I owed on the rented room and get my clothes back. By then I was only working 2 jobs

putting in a lot of extra hours and became a squirrel with my money, saving what ever I could from my meager pay and tips. I learned a life lesson at that time but still had no guidance, I did the best I could and as time went by I met my prince charming, opened a bank account got married and had a couple of children and explained why the relationship with money shapes your life, the good, the bad, and the ugly. So when I read Suze's book it was like my life's story only much more sound and in depth advise. I have read all her books, watched her dvd's and passed on the information she so eloquently put together. Through her advice I have a will, a health directive, living will and am in the midst of setting up my revocable trust. So yes I most defiantly would suggest that everyone read her books and tailor her advice to their own needs.

My friends who are financial planners tell me that they never meet anyone who does not know the right answer about what they should be doing with their money, but yet no one of these people acts on what they know. The author, financial planner Ms. Suze Orman, seems to be reflecting this perspective as she asks a series of probing questions about what your mental associations to money are. These questions are designed to help you free yourself from harmful associations that may be sabotaging your current thinking. For example, some people associate having money with loss of love (such as through seeing their parents divorce after one parent became much more financially successful). If you find yourself not acting on what you know that you need to do, you should buy, read, and change your thinking based on the questions in this book. This will be a five star book for you. If you already think you know lots about money and always do more or less the right thing, you need a different book (one that focuses on advanced techniques that you do not already know). This book will be a one star book for you, and I suggest that you avoid it. If you have to choose between The 9 Steps to Financial Freedom and The Courage to Be Rich (Ms. Orman's newest book), I would strongly advise you to read this one because it is a much better and more helpful book. You can read my comments on The Courage to Be Rich if you are interested. In any case, if you have ideas about money that make you uncomfortable, this is a good book to start with. Then you can graduate to books that will teach you more about WHAT TO DO NEXT. I think that you will find Rich Dad, Poor Dad to be very helpful. Have fun and be more comfortable! This can be a 2,000 percent solution for you (getting 20 times the results you get now -- since almost all investors do much more poorly than the S&P 500 over any 10 year period of time). In fact, did you know that an estimated 80 percent of day traders lose money? Did you know that 95 percent of commodities traders lose money? There must be some pretty powerful false beliefs that cause people to undergo so much turmoil to become poorer. If you want to learn about the stock market,

start with John Bogle's Common Sense on Mutual Funds.

Got the book to help reestablish my finances as I've let them get out of control. Love Suze, but her message is the same across the board. Once you have one product you're good to go. This book is great for starters, or you can purchase something of hers that's more up to date.

She gives great advice. It is just the what I needed to try to get me on track. Easy read

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