

## When it comes to money, it pays to know yourself.

This is not just another money book. Personal-finance expert Rachel Cruze brings an all-new approach to the traditional money rules, and it all starts with your mindset.

Go beyond the Ramsey Baby Steps and get to the root of all of your decisions—your mind, your behaviors, and your beliefs—so you can change your money mindset for good.

You may already know how to make the right money decisions, but you probably still find yourself slipping into impulse purchases, dipping into savings, disagreeing on your budget with your spouse, and wondering “Why did I do that?!” If so, this book is for you. Rachel Cruze explains the psychology, strengths, and challenges that come with each of her brand-new Seven Money Tendencies:

- Saver or Spender
- Nerd or Free Spirit
- Experiences or Things
- Quality or Quantity
- Safety or Status
- Abundance or Scarcity
- Planned Giving or Spontaneous Giving

Along with discovering where you land on the scale of Seven Money Tendencies, this book also introduces new ways to understand how your parents, your fears, and your beliefs impact your money mindset.

You don't have to white-knuckle your way toward financial freedom. This book will show you how to make taking control of your money so much easier (and fun).

### ABOUT THE AUTHOR

**Rachel Cruze** is the #1 *New York Times* author of books such as *Smart Money Smart Kids* and *Love Your Life, Not Theirs*. The daughter of Dave Ramsey, she joined Ramsey Solutions in 2010 and uses the knowledge and experiences from growing up in the Ramsey household to educate others about the proper ways to handle money and stay out of debt. For more information, visit [RachelCruze.com](http://RachelCruze.com).

**Dave Ramsey (Foreword)** is America's trusted voice on money and business. He's authored seven bestselling books, including *Financial Peace*, *The Total Money Makeover*, and *The Legacy Journey*. His radio program, *The Dave Ramsey Show*, is heard by more than 13 million listeners each week on radio stations, podcasts, online audio streaming, and a 24-hour online streaming video channel. For more information, visit [DaveRamsey.com](http://DaveRamsey.com).

### READ BY THE AUTHOR

**D** Running Time: Approx. 6 Hours • Unabridged

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