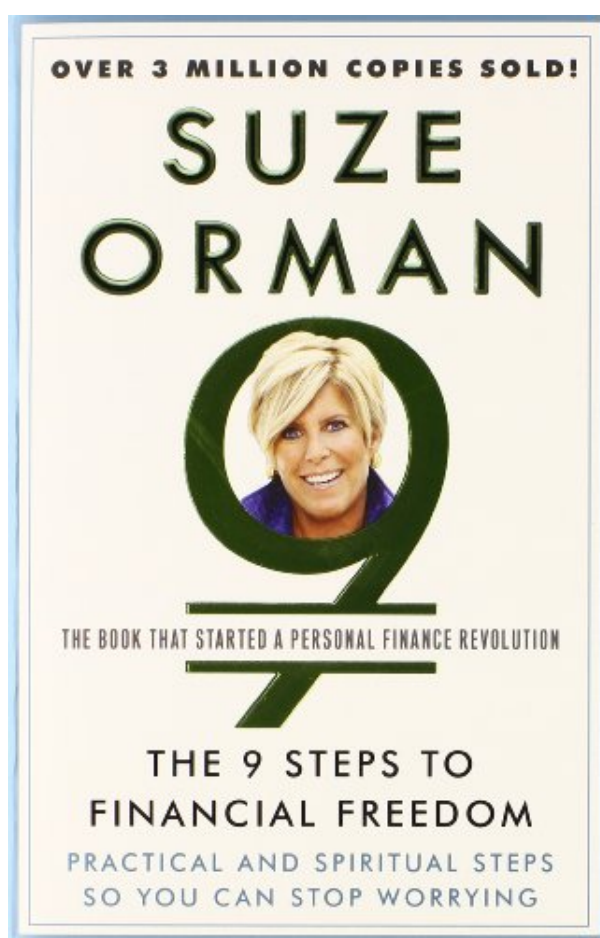


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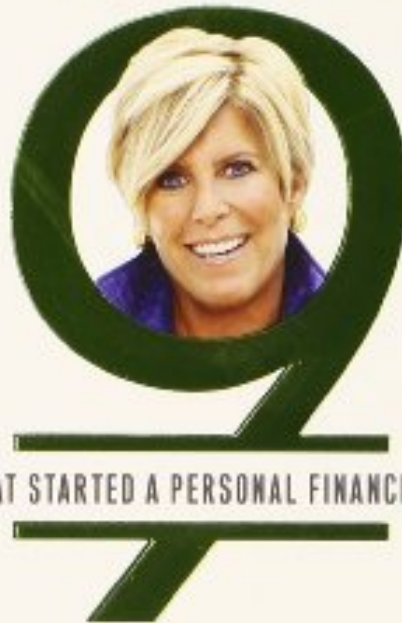


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About the Author

SUZE ORMAN is a two-time Emmy Award-winning television host and the author of nine consecutive New York Times bestsellers. Orman was named by Time Magazine as one of the most influential people in the world today. A powerful motivational speaker, Suze hosts the award winning Suze Orman Show on CNBC, America's Money Class on OWN and Financial Essentials on QVC. A contributor to O the Oprah Magazine and the Costco Connection, Suze Orman is a force of nature and a one woman financial advice powerhouse.

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There isn't a part of our lives that money doesn't touch--it affects our relationships, the way we go about our everyday activities, our ability to make dreams reality, everything. Most of us, I think, have a core of anxiety that we carry around with us, though we may not admit it to ourselves. That is part of money's power over us.

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All of a sudden my dad realized that he had left his money in the metal cash register inside the building, and I watched in disbelief as he ran back into the inferno, in the split second before anyone could stop him. He tried and tried to open the metal register, but the intense heat had already sealed the drawer shut. Knowing that every penny he had was locked in front of him, about to go up into flames, he literally picked up the scalding metal box and carried it outside. When he threw the register on the ground, the skin on his arms and chest came with it.

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From that point on, earning money, lots of money, not only became what drove me professionally, but also became my emotional priority. Money became, for me, not the means to a life rich in all kinds of ways; money became my singular goal.

Years later this kid from the South Side of Chicago was a broker with a huge investment firm. I was rich, richer than I could have imagined. And I realized I was profoundly unhappy; the money hadn't bought or brought me happiness. So if money wasn't the key to happiness, what was? It was then that I began a quest, which has taken me deep into the meaning of life--and the meaning of money.

I don't know if I have discovered the meaning of life, but I have learned a great deal about what money can and cannot do. And it can do a lot. Your money will work for you, and you will always have enough--more than enough--when you give it energy, time, and understanding. I have come to think that money is very

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The goal of these particular steps is to make you as independent from financial advisers as possible. Over the years, I have learned that it is in my clients' best interest for them to take control over their money, not to relinquish it, even to me. If, later on, they choose to entrust their money to someone else, with these steps they would no longer be able to be taken advantage of by an unscrupulous adviser--or by their unwillingness to face up to the facts and figures of their own finances. Once you take these steps, you will discover the exhilaration that comes from wanting to deal with your money, not just having to deal with it.

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With a new preface that reflects personal finance today, New York Times bestselling author and leading financial expert Suze Orman shares a refreshed version of *The 9 Steps to Financial Freedom*, the revolutionary, groundbreaking classic that changed the way we think, feel, and act about money. Unlike traditional money management books, *9 Steps* approaches money from an emotional and spiritual point of view, emphasizing that fear, shame, and anger are the main obstacles to wealth.

Now, in these turbulent economic times, Suze's life-changing message from fifteen years ago is more important than ever. This reissued version of shows you:

- That debt is bondage and how best to break free of it
- Why the less you have, the more you need a revocable living trust
- How to find the best financial adviser (look in the mirror!)
- How to avoid being taken advantage of when buying life insurance
- Which retirement accounts make sense and which do not

In nine simple steps, you'll learn all you need to know to be responsible with and respectful of the money you have and the money you don't have. Embrace Suze's groundbreaking philosophy—that you are worth more than your money—and understand the true meaning of wealth so you can live a life without regrets.

If you do not have control over the money in your life right now, Suze's nine steps to financial freedom are for you.

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- 352 pages

Features

- Great product!

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63 of 66 people found the following review helpful.

GREAT resource!

By SammyFL

The third edition was released in 2006, so the information is fresh and current.

I can't say enough good about this book. Suze gives EXCELLENT guidance, coupled with sensitive insight into how we all differ in our approach to handling money. She explores everything from the basics of getting out of debt, to learning how to invest your money and grow it - in a very intelligent, yet readable fashion.

I recommend grabbing a little note pad while reading, so you've got a place to jot notes and reminders to yourself for follow-up in your own life. I made a page for each topic that applied to me, then put bullet-point notes under each heading. For example, some of my page headings would be: Wills/Trusts, Durable Power of Attorney for Healthcare, Term Life Insurance, Long-term Care Insurance, Long-term Disability Insurance, Credit & Debt Management, Investments-Mutual Funds & ETF's, Investments-T Bills, Money Market Accounts.

Though this doesn't detract from the value of the content, I would like to see one improvement in this book: a better (more extensive) index that cross-references the 'small' sub-headings. For example, under insurance needs, it would be nice to be able to look up 'auto insurance' in the index and go to the area that gives you 'rule of thumb' for what a good policy should cover.

Overall, I like this book so much, it will be the "Birthday Gift" book I give to all my family members this year! We ALL need guidance in different ways - this book helps provide that in a very easy-to-grasp way. EXCELLENT read! EXCELLENT information! Keep up the GREAT work, Suze!

31 of 34 people found the following review helpful.

Educational and Informative

By Christie Ardolino

It took me to the depths of feeling like a failure and then showed me how to fix it. Amust read if you are wondering how on earth you will finance your future or just live! Wonderfully written and very interesting.

20 of 21 people found the following review helpful.

Committed to saving

By PK-R

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!

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What good will it do you to know what you should do, if you can't do it?

The Nine Steps to Financial Freedom: A Preview

The first steps of this book take you back to discover why you don't do the things you know you should do and bring you beyond that--to where you can take action. These steps will free you to open up a dialogue about money with your parents, your children, and, most important, yourself. The next three steps are the laws of managing money. These laws are must-do's. They cover everything from wills and trusts and what insurance you need (and don't need) to new ways to think about debt and your 401(k) or retirement plan to how to invest and what to invest in. They teach you why you must trust yourself more than you trust anyone else with your money.

The goal of these particular steps is to make you as independent from financial advisers as possible. Over the years, I have learned that it is in my clients' best interest for them to take control over their money, not to relinquish it, even to me. If, later on, they choose to entrust their money to someone else, with these steps they would no longer be able to be taken advantage of by an unscrupulous adviser--or by their unwillingness to face up to the facts and figures of their own finances. Once you take these steps, you will discover the exhilaration that comes from wanting to deal with your money, not just having to deal with it.

The last three steps take you beyond the realm of finances, to the wealth that money can't buy.

When it comes to money, freedom starts to happen when what you do, think, and say are one. You'll never be free if you say that you have more than enough, then act as if and think you don't. You'll never be free if you think you don't have enough, then act as if and say you do. You will have enough when you believe you will and take the actions to express that belief. And you'll have more than enough when you realize that you can be rich at any income because you are more than your money, you are more than your job or title, than the car you drive or the clothing you wear. Your own power and worth are not judged by what money can sell and what money can buy; true freedom cannot be bought or sold at any price. True freedom, true wealth, is that which can never be lost.

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