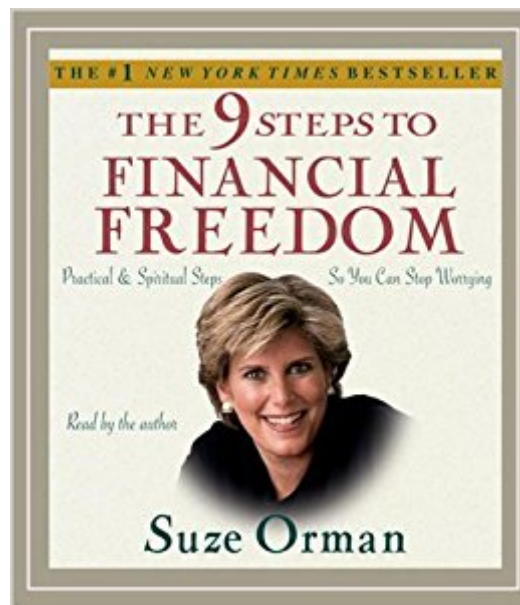




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# The 9 Steps To Financial Freedom: Practical And Spritual Steps So You Can Stop Worrying



## Synopsis

3 CDs / 3 hours NOW AVAILABLE ON CD! Read by the Author, Suze Orman Now, the national #1 bestseller is available on Compact Disc! From the nuts and bolts of managing money to the deep psychological and even spiritual meaning it has in our lives, this personal finance audiobook shows everyone, even complete novices, how to take control of their money. Suze Orman is a certified financial planner, a retirement specialist and registered investment advisor. Orman begins with the insight that managing money is far more than a matter of picking the right investments or getting out of credit card debt. To get control of our finances, we must first get control of the feelings about money that arise from our earliest experiences with it. Next comes Orman's clear, easy-to-follow advice about the practical importance of understanding and utilizing investments, retirement plans, insurance, and credit. Finally, Orman reveals why true financial freedom lies not in amassing wealth, but in realizing that we are worth far more than our money.

## Book Information

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## Customer Reviews

Suze Orman's reading of the audio version of her bestselling book *The 9 Steps to Financial Freedom* is nothing if not intense. Coming at you with the force of a summer hurricane heading for Cape Fear, Orman recounts one horror story after another to help us avoid financial disaster. But, if her insistent, somewhat graceless voice takes some getting used to, it's well worth the adjustment. After awhile, you'll be glad she's doing the talking, blending years of experience as a certified financial planner with credible authority and, more important, a passionate belief in our individual abilities to handle our own finances. There's no question that Suze Orman cares about how we

manage our money. To show her commitment to our financial well-being, Orman packs this abridgment with an unusual combination of practical advice and psychological exercises. During our three hours with her, we receive arguably the best education available on mutual funds, estate planning, income taxes--even life insurance. But we also learn how to "face our fear" of money by exploring our past for the source of the fear. Later, she tells us that giving money to charity actually helps us release this fear. And, in perhaps her most startling step ("trust yourselves more than others"), Orman suggests we follow our inner voice while making investment decisions, a voice she believes comes from God. Whatever you may think of that revelation, it's impossible to be put off by Orman's candid, idiosyncratic approach to money management. This is one self-help tape that lives up to the genre. Listeners who stick with Orman till the end will be truly inspired to take money matters into their own hands--and they'll likely get started immediately. (Running time: 10 hours and 43 minutes, two cassettes) --Ann Senechal --This text refers to an out of print or unavailable edition of this title.

Orman is the head of her own financial-planning firm, a certified retirement specialist, and a best-selling author (*You've Earned It, Don't Lose It*, LJ 1/95). In her latest work, she analyzes the psychological and spiritual factors involved in how we perceive money. Her definition of financial freedom is "when you have power over your fears and anxieties instead of the other way around." Through case studies, Orman illustrates the psychological importance of money and its effect on our lives. She offers practical guidelines for investing, preparing a budget, purchasing a home, getting out of debt, and writing a will. A helpful financial worksheet is included. Orman's insightful guide is highly recommended to public libraries. ?Lucy T. Heckman, St. John's Univ. Lib., Jamaica, N.Y. Copyright 1997 Reed Business Information, Inc. --This text refers to an out of print or unavailable edition of this title.

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 advice. 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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