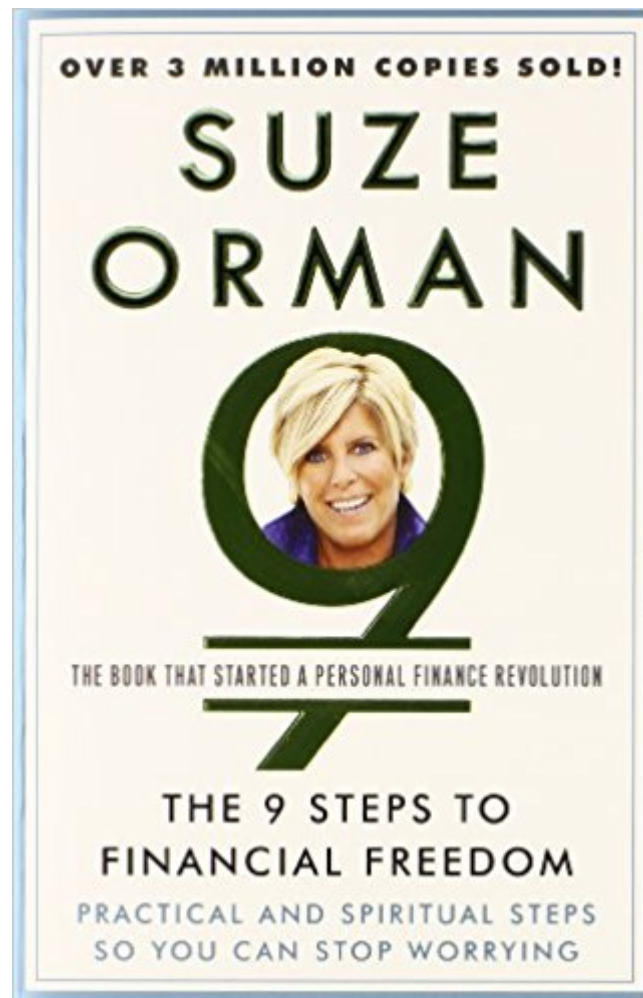




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# The 9 Steps To Financial Freedom: Practical And Spiritual Steps So You Can Stop Worrying



## Synopsis

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.

## Book Information

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## Customer Reviews

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.

What do you want from your money? College tuition for your kids? A bigger house and a new car? Security when you retire? Wouldn't it be great simply to have enough money so you don't have to worry? The "enough money" part of that equation is easy. By the time you finish this book you will understand everything you need to know about managing and protecting your money and making it grow. The "so you don't have to worry" part is much more complex. It actually has nothing to do with how much money you have or how little. You can balance your checkbook until you're blue in the face, you can move money every day between your mutual funds, you can double your life insurance, you can buy lottery tickets--and none of it will do you any good until you get beyond the worry and fear. The fear of money, the fear of not having enough, the fear of having enough, the fear of taking action, the fear of inaction. 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. From years as a financial planner I have learned that true financial freedom doesn't depend on how much money you have. Financial freedom is when you have power over your fears and anxieties instead of the other way around. That's why, in this book, we'll address first the fears, then the finances. Whatever their circumstances--in debt, working, downsized, afraid of becoming downsized, retired, having just inherited money, having just lost money--my clients invariably arrive with a handful of financial papers and a heart full of anxieties. Like most certified financial planners, I started my practice to help other people with their money, but as time went on, I realized that it was far more than their money (or lack of it) that needed attention. Today new clients arrive expecting me to ask to see their papers. Instead I ask them first to share their fears. It's never too soon to begin, and it's never too late, no matter how the bottom-line numbers read today on your particular handful of financial papers. This book presents a nine-step process that will take you back into the past, when your attitudes about money were born and began to grow. It will help you face the present honestly and clear the way for you to create a future you will love. I know it works. As you read this book you will

meet others who have taken the steps toward financial freedom--and finally made possible the lives they dreamed about. You will also see that if I could do it against all odds, so can you. When I was very young I had already learned that the reason my parents seemed so unhappy wasn't that they didn't love each other; it was that they never had quite enough money even to pay the bills. In our house money meant tension, worry, and sorrow. When I was about thirteen my dad owned his own business, a tiny chicken shack where he sold take-out chicken, ribs, hamburgers, hot dogs, and fries. One day the oil that the chicken was fried in caught fire. In a few minutes the whole place exploded in flames. My dad bolted from the store before the flames could engulf him. This was when my mom and I happened to arrive on the scene, and we all stood outside watching the fire burn away my dad's business. 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. He had escaped the fire safely once, untouched. Then he voluntarily risked his life and was severely injured. The money was that important. That was when I learned that money is obviously more important than life itself. 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 much like a person, and it will respond when you treat it as you would a cherished friend--never fearing it, pushing it away, pretending it doesn't exist, or turning away from its needs, never clutching it so hard that it hurts. Sometimes it's fatter, sometimes it's skinnier, sometimes it doesn't feel so good and needs special nurturing. But if you tend it like the living entity it is, then it will flourish, grow, take care of you for as long as you need it, and look after the loved ones you leave behind. Most of us already know at least some of the steps we could take to free ourselves from

money anxieties--we could manage our debt better, arrange for our children's education, strategically plan now for later, protect what we've saved, save more. Yet most of us are paralyzed, too, when it comes to actually taking these steps, however wise they seem, however much we think we really want to take control. 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.

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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