

Chapter 1 : The Total Marriage Makeover | FamilyLife Today®

The Total Marriage Makeover is an online course that brings the step-by-step system we developed to you to make it as fast and easy as possible to experience your.

The book easily breaks down a no-BS approach to money matters. He teaches how to lay the groundwork for a healthy financial fitness. From getting out of crushing debt to easy ways to invest in your retirement.

Introduction In the intro to TMM, Ramsey talks about the success stories, how changing your behavior is key, and how this sure fire plan can work for anyone if they follow it closely. He also tells you what the book is not; complicated, anything new, politically correct, the same as his other books so he thinks you should buy those too , or wrong. Agreed, the vast majority of America knows what we should be doing with our money, actually doing it is another story. Also true, saving money is like losing weight. The principles are very similar, we all know to have more money you must make more than you spend. To lose weight, you must eat fewer calories than you burn. The Total Money Makeover system is designed to work in good times and bad weather those good and bad times are personal for you or happening to the economy as a whole.

Cons This book does not contain a ton of the heavy-handed Christian bible dogma that Ramsey is famous for. But it is in there, so depending on your personal tolerance for that sort of thing, it might bother you or it might not. There are some pretty corny analogies in the intro, stuff about flying turkeys and skinny dipping. They went on at some length. He challenges the reader to acknowledge they are the problem and introduces the TMM Motto.

Pros We are the problem with our money and that is true. Take everything step by step. **Cons** Ramsey started his whole empire because of his own financial disasters. He tells how he felt and how his family has affected but not many nitty-gritty details of what exactly happened. Get our best money lessons: Money trouble is easier to hide. You can dress well, live in an expensive home, and drive a fancy car and be broke as shit. No one will ever know. Then everyone will know, even you. **Cons** The book uses a really gross analogy about dirty diapers that I could have done without. I get it that people need to understand why they are where they are but two chapters of it feel like belaboring the point. **Pros** Learn to distinguish wants from needs and to delay gratification. These are good points and not being able to do so is what gets lots of people in financial trouble, especially credit card trouble. If you know someone without some type of debt, they are certainly the exception and not the norm. Ramsey does not believe debt should be used to leverage wealth ever. For those who are not financially sophisticated, I agree. Ramsey warns readers away from things like cash advances and rent-to-own. This is something his audience needs to hear because many of them have probably gotten caught in these traps. The book advocates never buying a new car and instead of paying cash for a reliable used car. Borrowing more than your home is worth in order to restructure debt is a no-no. This is true, again, if you are not addressing the problems that caused the need to borrow more money. **Cons** The book talks about people who adhere to the no debt principle being ridiculed by family and friends. I find this hard to believe. If you tell people you are debt free, I doubt they will shun you. This book is geared towards people who are largely unsophisticated about money and who have gotten into trouble with debt in the past. Ramsey considers needing a credit card to build credit a money myth. He thinks having a credit card means having debt and for some people, it does mean that. But there are people who use credit cards responsibly and used that way, they are a good tool to build your credit. Another money myth he wants to bust is that you need a credit card to rent a car, a hotel room and to make online purchases. He says a debit card allows you to do those things. Ramsey believes using a debit card is just as safe as a credit card. I have had my debit card hacked and while I did get the money back, it took a few days and a lot of back and forth with the bank. Had I needed the cash taken out of my checking account immediately, I would have been out of luck. Ramsey claims that getting a credit card for your teen is a bad way to teach them how to use credit responsibly. Had I still lived at home instead of on my own at college when I got my first card, my parents could have monitored my spending. Gold is not a good investment. He also advocates the envelope system which I think is a good one and a legitimate reason to use cash if you have trouble seeing credit cards as real money. The majority of bankruptcy cases now are due to medical bills. This one was weird too. **Pros** Ramsey advocates educating yourself on the basics of personal

finance. This was my favorite chapter of the entire book. Pros I like the opening of this chapter. It also talks about focus, that you will concentrate on each step to the exclusion of everything else so you can get it done and move onto the next thing. The importance of having goals and writing them down is discussed. I like the emphasis on writing down goals. I agree, this kind of budget gives every dollar a job and is more hands on than other types of budgeting systems which is good for people who have had money problems in the past. Ramsey emphasizes getting your partner on board with the budget. No budget will work if everyone is not in agreement. Another step in the chapter is getting current with all creditors. Doing this step is hard and scary but it does take a massive weight off your shoulders if you have late payments. Having that cushion, which some people may never have had before, can feel like a big security blanket. Having an emergency fund is one of the most important aspects of personal finance. It is also the first step in his 7 Baby Steps. The Debt Snowball Getting down to brass tacks now, tackling debt. Ramsey has taken a lot of flack for pushing the snowball method, including from us. Does he deserve it or does he redeem himself? Pros Ramsey makes no bones, this part of the plan is hard and it sucks. You will have to sacrifice and live very austere to kill your debt. There are two established methods to pay off debt. The other method is the stack which means you do the same as above but you pay the debts off in order of highest interest rate, not dollar amount. Yes it saves money on interest to use the stack method but you can pay off the small debts faster and getting rid of even small debts is a big psychological boost. And that boost is no small thing for anyone, never mind someone who has been drowning in debt for years. And even then, there are some arguments that you should still stay put. You need to bring in more income during the debt payoff phase. Get a second job, start a side hustle, work overtime, whatever you can do to speed up the process. Ramsey recommends you stop contributing to retirement accounts during this phase, even if you get matching, and I was ready to pounce. Matching is free money Dave! But he does say that if you are in a very deep hole that will take a long time to get out of, you should keep contributing. Cons Another long ass analogy about cheetahs and gazelles. Ramsey says that all money should be held jointly with your spouse, no his and hers money. Finish the Emergency Fund By Chapter Eight, your debt will be paid and you are ready to move on to the next step. Pros Now that you are debt free, you are going to grow your emergency fund to cover months of expenses. So many people are obsessed with buying a home. Cons Ramsey wants your emergency fund liquid. He recommends a money market account. You are not going to need all of that money at once so keeping it somewhere like Betterment is not a big risk. Maximize Retirement Investing Chapter Nine is the next step in the plan, funding your long-neglected retirement accounts. Pros I like what Ramsey tells us retirement is not meant to be; quitting a job you hate. If you hate your job, find something else to do. You can probably just suck it up and hang in there. Ramsey is also known for his conservative approach to investing. College Funding Have some kiddos? This is how TMM wants you to pay for their education. LMM has your covered where Dave falls short.

Chapter 2 : Our Review of Total Money Makeover by Dave Ramsey - November

"The Total Marriage Makeover" is a biblically based resource by Christian psychologist and author, David Clarke. Written in a humorous tone, Clarke shares hands-on advice and inspiring stories of couples who followed his makeover plan and experienced dramatic improvements to their marriages.

About the Author David Clarke is a Christian psychologist at a private practice in Florida and also leads seminars on emotional well-being, building relationships, and parenting skills. He holds a Ph. David and his wife, Sandy, live in Tampa with their four children. This is without question the worst idea anyone ever came up with. I mean, who are we kidding? The only thing more difficult than living with a member of the opposite sex is Actually, there is nothing more difficult. Is there anything more frustrating, nerve-wracking, and just plain exasperating than living with the opposite sex? The first few years of being husband and wife are usually great. But three to ten years into the marriage, some unpleasant revelations about your partner come to light. Dramatic gender differences, incredibly annoying habits, and grating personality weaknesses rise up and take a toll on your relationship. Let me illustrate by describing the marriage I know best: The Clarke Marriage Sandy and I had been married for ten years. Our infatuation was long gone. Her weaknesses were painfully apparent. We had three small children—all girls. Or, rather, they had us. It was in the midst of these difficult circumstances that my beautiful blond wife began a campaign to drive me over the edge of sanity. Her ingenious diabolical plan was to use a bar of soap to make me go absolutely batty. The Sliver of Soap For the first ten years of our marriage, Sandy and I had no problems with our shared use of the bathroom shower. She showered in the evening, and I showered in the morning. Her shampoo was on the top shelf of the shower organizer; mine was on the middle shelf. She was in charge of buying her shampoo, and I bought my own. Most important, we shared equally the replacing of the essential ingredient of every successful shower experience: Sandy always kept a good supply of soap in the hall closet, a mere ten steps from our shower stall. It was an unspoken agreement that we took turns putting a fresh bar of soap in the shower whenever it was needed. The soap bar rested in the place of honor on the bottom shelf of the shower organizer. When a bar of soap reaches a certain level of sliverness, it will not produce any lather, no matter how hard you rub it. Instead, it splits into two or more pieces, and when you try to rub the pieces in your hands, they fall to the shower floor. Once the fragments hit the floor, the centripetal force of the water hurries them toward the drain. Of course, you quickly bend over and frantically try to collect the pieces before they slide out of reach and become irretrievably lodged in the drainpipe. You fail, and thus are forced to touch the slimy, hairy, incredibly nasty drain in order to clear it of the sliver pieces. Sandy and I easily avoided this nightmare scenario with a highly effective procedure. Whenever the bar got down to a sliver, whoever happened to be showering at the time would walk to the hall closet and get a new bar. Probably worth a minor level of exasperation. And then one day it screeched to a sudden and horrible stop. I will never forget the morning I stepped into the shower, got wet, and was faced with the dreaded sliver. I was shocked and appalled. I had taken a shower the previous morning and knew for a fact that I had used up the final suds of the bar. I had put the sliver back, knowing that Sandy would replace it with a fresh bar that evening. I had lucked out, and she would have to go through the seven steps of bar replacement. My whole showering world was turned upside down in an instant. Being a gracious and loving husband, I decided to give Sandy the benefit of the doubt. Maybe she was stressed. Caught up in the demands of caring for the three children. Yeah, that was it. I told myself this was just a one-time, out-of-the-ordinary occurrence. You are a kind and thoughtful husband. Will you forgive me? I was slightly concerned about her lack of response, but I let it go. Then it happened again. Sandy had stopped replacing the sliver! She never said a word. She just unilaterally decided that she was through replacing the sliver. It was just plain wrong. And even though I tried—really tried—to be the bigger person and take it in stride, her refusal to replace the sliver began to seriously bug me. I mean, who did she think she was? The Queen of England? Was I her sliver replacement boy? How dare she leave me with the sliver every single time and act like nothing was wrong! I decided to fight back. Two could play at this game. I decided to wait her out. As the new bar got smaller and smaller, I held the line. It got to be a sliver, and I knew she was expecting

me to replace it. I was not going to do it. The sliver got down to a nub. Down to two tiny pieces. Down to almost microscopic dimensions. And still Sandy did not replace it! I held out for a week. I abandoned the extremely tiny sliver and used shampoo to wash. I used hand soap from the sink. I even used a new bar for a few days that I kept hidden in my underwear drawer. In utter desperation, I took the dramatic step of putting a new bar in its unopened package right beside the sliver. I had her now. All she had to do was throw out the sliver, open the new package, and take out the bar. What was the matter with her? Was she trying to send me to the mental hospital? I finally confronted Sandy. It was mano a mano time. I had to give her that. She accused me of being crazy. Well, maybe I was, but she was the one who had driven me crazy! And then Sandy did what women often do when caught in a mistake. She went into a litany of all the jobs she did around the house. Her main point was that with all that she did for me and the kids, the very least I could do was replace the soap in the shower. Defeated, I had no response and had to skulk away. It was classic post-infatuation behavior, though, and it did push us farther apart at the time. By the way, guess who still replaces the sliver of soap every time? How could you have married someone who turned out to be such a pest and a nuisance? Check out this brief catalog of personality and lifestyle differences. Thermostat Wars One spouse is always hot. One is always cold. Complaining about the temperature and sneaking to the thermostat becomes commonplace. Night Owl comes alive at 9: Crude belches and passes gas on a regular basis. Manners is horrified and offended by his complete lack of taste. The Pack Rat hogs every square inch of storage room to hoard the treasure trove of trivialities and minutia.

Chapter 3 : THE TOTAL MARRIAGE MAKEOVER - Manhood, Leadership and Discipleship | Dennis Sy

Help & Hope From FamilyLife - a weekly collection of articles, videos, and radio broadcasts to help you grow closer to God and each other. Moments With You - a daily devotional for couples offering practical and relevant marriage and parenting advice.

Chapter 4 : e Total Marriage Makeover—55 PDF document - DocSlides

A good marriage is a great thing-and The Total Marriage Makeover can make any marriage better. This practical plan promises results to any couple willing to work at advancing this most intimate relationship. With a step-by-step plan for improving communication, the understanding of each other, and.

Chapter 5 : A Total Marriage Makeover | Appeal For Purity

Serving the World in a City: Alumni Profile of Cameron Mullens Cameron Mullens (ThM,) paces across a room in a worn, weathered church building. He gestures and scrawls on the whiteboard in front of more than a hundred students.

Chapter 6 : The Total Marriage Makeover - DTS Voice

A good marriage is a great thing-and The Total Marriage Makeover can make any marriage better. This practical plan promises results to any couple willing to work at advancing this most intimate relationship.

Chapter 7 : The Total Marriage Makeover by David E. Clarke

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Chapter 8 : The Total Marriage Makeover | Download eBook PDF/EPUB

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The Total Marriage Makeover 4 Before Marriage: "Marv is the strong, silent type. He doesn't talk that much, but that's okay. He's a good lis-tener. I feel safe and secure with him.

Chapter 9 : Total Family Makeover | FamilyLife Today®

The Total Marriage Makeover, A Proven Plan to Revolutionize Your Marriage Paperback by David Clarke and published by Barbour Publishing. A good marriage is a great thing-and The Total Marriage Makeover can make any marriage better.