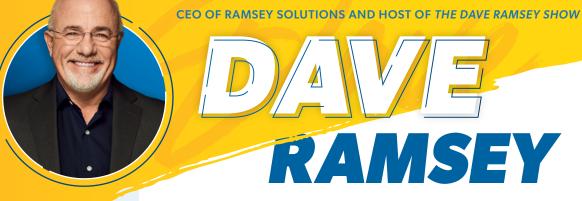
RAMSEY

LIVE

EVENT GUIDE





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You are in control of your financial situation.

DAVE RAMSEY

BE THE THIRD PIG



What Big Bad Wolf are you facing right now?





rache	

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Abundance

Understanding your money tendencies will help you make progress on your financial goals faster.

RACHEL CRUZE

MONEY TENDENCIES	(Mark where you would put yourself on the following scales.)
o · · · · · · · · · · · · · · · · · · ·	Saver
o Experiences	Things
o	Quantity
0 · · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·



Scarcity





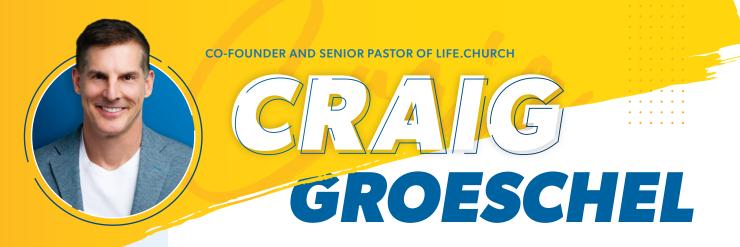
If you keep doing what you've been doing, you'll keep getting what you've been getting.

RACHEL CRUZE



What did you learn about yourself that will help you make a change with your money?





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Obedience is our responsibility—the outcome is God's.

CRAIG GROESCHEL

DISCIPLINE







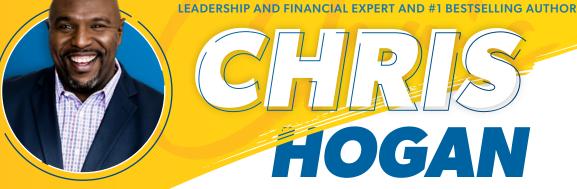
Discipline is the bridge between who you are and who you want to become.

CRAIG GROESCHEL



What's one bad habit you need to change when it comes to your money?





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No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

HEBREWS 12:11 (NIV)

THE POWERFUL ZERO-BASED BUDGET

A zero-based budget simply means your income minus your expenses equals zero.

- Start with your income.
- **2**) List all your expenses.
- 3 Subtract expenses from income.
- Track your expenses.
- Be flexible.

WE SAVE FOR

- Spending
- Emergencies
- Wealth building



Learn more with the Zero-Based Budget Guide.





Saving cannot be accidental. It must be intentional.

CHRIS HOGAN



What's one thing you're excited to budget and save up for?





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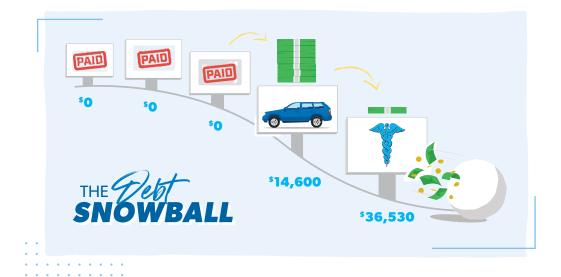
The rich rule over the poor, and the borrower is slave

to the lender.

PROVERBS 22:7 (NIV)

HOW TO GET OUT OF DEBT

- Quit borrowing more money.
- You must save money.
- Sell something.
- Take a part-time job.
- Prayer really works.



HOW IT WORKS

- List debts smallest to largest.
- Make minimum payments on all debt.
- Pay as much as possible on your smallest debt.
- Repeat until each debt is paid in full.









Live like no one else, so later you can live and give like no one else.

DAVE RAMSEY



It's time for a great start! What's your biggest financial goal for 2021?

Make This Jour Jean to Take Control of Your Money



• Six-month Ramsey+ Membership • Know Yourself, Know Your Money
• The Total Money Makeover — a \$150 Value

All those fears and behaviors holding you back? It's time to ditch them. **We'll show you how to get some quick wins with money**—like paying off debt and saving money
faster than ever—so you can spend more time enjoying life and less time worrying about it.

And those wins? They add up to better habits that last—for good.

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