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Know Yourself, Know Your Money

Rachel Cruze
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Rachel Cruze, the daughter of money guru Dave Ramsey, knows that how you spend, or save, money isn't just about budgeting or the size of your salary. In *Know Yourself, Know Your Money*, she gets real about why people think, use, and react to money in the ways that they do.

This book is about much more than just handling money in a better way. It's about digging deep into money lessons, perceptions, and the stories that people learn about money growing up, and showing how these affect spending habits into adulthood. With a conversational, humorous tone and plenty of personal stories, Cruze also discusses how growing up with Dave Ramsey, and later working at Ramsey Solutions, has affected her own monetary mindset.

Throughout, Cruze names some common categories that people fall into when it comes to money: some people are spenders, others are savers; some are spontaneous about giving money, others plan their monetary gifts out. Those raised in families wherein money is never talked about, or where there's never enough money, may grow up anxious about finances, Cruze shows, and even uncomfortable with spending money as adults.

Its language clear, the book reveals how personal motivations to spend or save are formed based on early experiences. Its are demystifying lessons that reveal common misconceptions about why people treat money the ways that they do. Most illuminating is an explanation of how money clashes happen between couples: most often, Cruze shows, such issues are rooted in individuals' differing early lessons about money. Cruze suggests ways of resolving such issues, resulting in a compassionate personal finance text that makes lasting change seem possible.

Know Yourself, Know Your Money is an insightful text that encourages understanding how early lessons impact lifelong personal relationships with money.

ANGELA MCQUAY (January / February 2021)

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