

PROJECT FREEDOM™

Helping the willing achieve financial freedom

The Self-Improvement Books Program

Providing resources to help you achieve financial freedom

***Financial Peace Revisited* by Dave Ramsey**

Ramsey is very effective in communicating proven, conservative personal financial management concepts. In this bestseller, he writes about overcoming debt, managing personal finances, and the relationship between money matters and family matters. When it comes to solving money problems, Ramsey speaks from experience: he had made and lost a real estate fortune by age 30. His straightforward guide to fiscal tranquility covers the basics of career (work hard in a job you're good at), savings (sock away 10% of your take-home pay), investments (invest long-term with pretax dollars) and spending (live below your income). He also offers financial advice for singles, spouses and parents-agreeing on money matters, Ramsey says, leads to "fabulous unity" in a marriage.

Ramsey's talk radio show is broadcast from noon to 3:00 PM weekdays on WNOX FM 100.3 in Knoxville. His 13 lesson video tape series, Financial Peace University, is offered at over 2,000 locations and is attended by nearly 100,000 families per year. The average participant family has a favorable change of \$8,000 in increased savings and decreased debt during the 13 week period.

***The 7 Habits of Highly Effective People* by Stephen R. Covey**

The 7 Habits of Highly Effective People is a bestseller with more than 10 million copies sold. Stephen Covey, an internationally respected leadership authority, realizes that true success encompasses a balance of personal and professional effectiveness, so this book is a manual for performing better in both arenas. His anecdotes are drawn from both family situations and business challenges. Before you can adopt the seven habits, you'll need to accomplish what Covey calls a "paradigm shift"--a change in perception and interpretation of how the world works. Covey takes you through this change, which affects how you perceive and act regarding productivity, time management, positive thinking, developing your "proactive muscles" (acting with initiative rather than reacting), and much more.

***The Millionaire Next Door* by Thomas Stanley and William Danko**

How can you become a millionaire? It's easy, say Stanley and Danko, who have spent the last 20 years interviewing members of this elite club: you just have to follow seven simple rules. The first rule is, always live well below your means. The last rule is, choose your occupation wisely. You'll have to read the book to find out the other five. The authors' conclusions are full common sense. Their prescription often flies in the face of what we think wealthy people should do. For example, the most popular vehicle among millionaires is an older Ford F-150 pickup truck. Stanley and Danko mercilessly show how wealth takes sacrifice, discipline, and hard work, qualities that are positively discouraged by our high-consumption society.

***Boundaries* by Dr. Henry Cloud and Dr. John Townsend**

Boundaries has been called the definitive book on healthy human relations. Drs. Henry Cloud and John Townsend offer guidelines for setting healthy boundaries with our parents, spouse, children, friends, coworkers, and even ourselves. Setting effective boundaries allows a person to take control of her or his life on many levels ranging from not being manipulated to do unwanted tasks to not being pressured to loan or give money away. This book teaches how to say "no" to the manipulators.

***Think and Grow Rich!* by Napoleon Hill (The Original Version, Restored and Revised)**

Napoleon Hill's classic book -- the all-time bestseller in the personal success field -- offers a life-altering experience. It has taught thousands of people the practical steps to high achievement and financial independence. TGR's greatest value is not only that it can make you financially successful. It can help you, or anyone, to get whatever it is that you desire from life.

***48 Days to the Work You Love* by Dan Miller**

This a book about self discovery. It's how to find, look at, and understand your own skills, abilities, personality traits, values, dreams, and passions. Once you understand where you are and where you're coming from, you have the basis for making some decisions about where you want to go. Then you can use this knowledge to find a better job or to start a business. For example, a school teacher may define her calling as "helping others learn" and then consider switching jobs to the higher paying career of being a corporate trainer. Dan Miller also covers the fundamentals of finding the new job (or the new business). He offers very effective pointers on employment interviewing. He provides an interesting combination of a self-help and business advice.

***Rich Dad Poor Dad* by Robert T. Kiyosaki with Sharon L. Lechter**

Kiyosaki developed his unique economic perspective through exposure to a pair of disparate influences: his own highly educated but fiscally unstable father, and the multimillionaire eighth-grade dropout father of his closest friend. The lifelong monetary problems experienced by his "poor dad" (whose weekly paychecks, while respectable, were never quite sufficient to meet family needs) pounded home the counterpoint communicated by his "rich dad" (that "the poor and the middle class work for money," but "the rich have money work for them"). *Rich Dad Poor Dad* lays out his the philosophy behind his relationship with money. Kiyosaki advocates the type of "financial literacy" that's never taught in schools.

***Rhinoceros Success* by Scott Alexander**

This book is told in storybook form and tells us that in this world we have the cows and the rhinos. The cows graze in the pasture with the other cows, unwilling to take a chance at success, thinking that success only comes to those who are lucky, or that they just aren't cut out to be successful. Then there are the Rhinos. These guys, unlike the cows, take charge. Focused and unafraid, thick skinned and unstoppable, they take massive action toward accomplishing their dreams and goals. They understand that success is there for the taking., if only one brings to bear the right training, mindset and work ethic.

***Who Moved My Cheese?: An Amazing Way to Deal with Change in Your Work and in Your Life* by Spencer Johnson and Kenneth Blanchard**

Change can be a blessing or a curse, depending on your perspective. The message of this book is that all can come to see it as a blessing, if they understand the nature of cheese and the role it plays in their lives. *Who Moved My Cheese?* is a parable that takes place in a maze. Four beings live in that maze: Sniff and Scurry are mice--nonanalytical and nonjudgmental, they just want cheese and are willing to do whatever it takes to get it. Hem and Haw are "littlepeople," mouse-size humans who have an entirely different relationship with cheese. It's not just sustenance to them; it's their self-image. Their lives and belief systems are built around the cheese they've found. Most of us reading the story will see the cheese as something related to our livelihoods--our jobs, our career paths, the industries we work in--although it can stand for anything, from health to relationships. The point of the story is that we have to be alert to changes in the cheese, and be prepared to go running off in search of new sources of cheese when the cheese we have runs out.

Financial Peace, Jr. Kit for Ages 3 to 12

Financial Peace, Jr. is a tool kit designed to help parents to effectively teach their children about money. Children learn to associate work with money. They learn and experience the three uses of money: spending, saving, and giving. The kit includes a short pamphlet on the actual "teaching" and the rest of the package has the chore list board, envelope system, and tracking board for savings. This is a hands-on tool set and not a "how to" book.



Roane County United Way

Jointly provided by

Harriman Public Library

Kingston Public Library

Rockwood Public Library