

# Index

- Page numbers beginning with "wb" indicate location in the workbook
- 3 to 6 months' expenses, saving before investing, 128, 273-74, wb18
- 30 minutes earlier rising, 266
- 90 days same as cash, 38-39, 83-84
- 401(k)s, 403(b)s, 155-158, wb136-137; *see also* IRAs
- 529 plans, 159, wb140
- \$1,000 emergency fund, 273, wb17; *see also* baby steps
- account numbers; *see* personal information
- accountability partner, 187; *see also* counsel
- addictions, 30
- adult children, 213, 228
- angry; *see* mad
- annuities, 131, wb128
- aptitude testing, 46, 48
- ARMs (Adjustable Rate Mortgages), wb167; *see also* mortgages
- ATMs (Automatic Teller Machines), 255-256
- attitude, 121-22
- auctions, 173
- automatic savings, 109
- automobiles, *see* cars
- baby boomers, 233
- baby steps, 273-274, wb16
- step 1, 273, wb17
- step 2, 273, wb70
- step 3, 273-74, wb18
- step 4, 274, wb134-39
- step 5, 274, wb140-43
- step 6, 275, wb158-67
- step 7, 275, wb172-75
- balancing checkbooks, 254-56
- bankruptcy, 10, 97
- banks, 115
- bargaining, 163-80, wb116-18; lucky seven principles, 166-71, wb117
- basic quickie budget, wb24-25, first workbook form
- Bible verses, *see* list following index
- bills, *see* debt
- bonds, 129, wb127
- boomers (baby boomers), 233
- borrower, as servant to lender, 83, 93
- borrowing, from family and friends, 230; *see also* debt
- boundaries, 227, 230, 233
- brand recognition, 40
- budget busters, 255-56
- budget committee, 199-201
- budgets, effects on living, 253; for teenagers, 219-220; written, 249-262
- building wealth, wb172
- buyer's remorse, 42
- buying a home, wb159-60; versus renting, wb161; *see also* purchasing
- cars, leases, 80, wb66; loans, 80-81; new, 66; payments, wb65, purchasing and financing, 58-59; repossession, 81-83; sales techniques, 37-38; and teenagers, 218
- cash, power in negotiating, 167
- caveat emptor* (buyer beware), *see* purchasing
- CDs (certificates of deposit), 146, wb126
- cease-and-desist letter, 102, 314, wb92
- chapter 7 bankruptcy, *see* bankruptcy
- checkbooks, 254-56
- child abuse, 212
- children, 215-20, wb32-33
- chores, 217
- Christ, 267, 280-81, wb172
- class code, 12
- classified ads, 174-275
- cleaning credit reports, *see* credit reports
- co-dependency, 228
- collectors, *see* debt
- college savings, 158-59, 274, wb140-43
- commodities, 132
- common sense, 126-27
- communication, in family, 238-39; in negotiation, 164
- compound interest, 113-20, wb22-23
- congress, 7
- consumer debt, *see* debt
- control, of daily life, 267
- cooperation, *see* unity
- co-signing loans, 85-86, wb64
- counsel, 237-44
- coupons, 175
- credit bureaus, 311, wb78-79, wb88
- credit cards, 71-78, wb68, wb71; low-interest bait, 84; at ATMs, 255-56; *see also* debt,
- credit life insurance, 137-38
- credit reports, 95-99, wb78-79, wb80, wb87, wb90, *see also* credit bureaus
- daily planning, 265-67
- dart board investing, 130
- death, 191-92; *see also* life insurance
- debit cards, 77-78
- debt, 67-93, wb70, wb129; as a product, 71-73; collectors, 99-103, wb81-83; consolidation, 84-85, wb69; debt snowball, 90-92, 273, wb72-73; paying off, 273; *see also* collectors, credit reports, mortgages, pro rata debt plan
- debt-free investments, *see* investments
- decision making, wb31
- deductibles, 274
- delayed gratification, 59
- direct mailing opt out, wb89, 91

## Index

- DISC personality profile, wb149-50  
discipline, 28  
discount buying, 165  
diversification in investing, 119-21, wb124-25, wb127  
duplicate checks, 254
- early rising, 266  
education IRA, 159  
emergency fund, 110-13, 273-74, wb17-18  
emotion, 258-59  
enabling, 228  
envelope system, 257-59  
ESA (Educational Savings Account), 159, wb140  
estate planning, 259-60; *see also* wills, insurance  
experts as counsel, 243  
extra jobs, wb152  
extra payments on loans, 89
- FAQ (Frequently Asked Questions), end of workbook  
Federal Fair Credit Reporting Act, 97-98  
Federal Fair Debt Collection Practices Act, 101, wb82  
Federal Trade Commission (FTC), 99, wb88  
FICO (Fair Isaac Corporation), wb78; *see also* credit reports  
finance as a science, 23  
finance companies, 39, 83-85  
financial independence, 27-28  
Financial Peace Junior, 217  
fixing credit reports, *see* credit reports  
flea markets, 174  
foreclosures, 10  
forms, *see* list following index  
four walls of priorities, wb83  
free spirits, 199, 203, 251; *see also* nerds  
friendly loans, 85  
FTC (Federal Trade Commission), 99, wb88  
funds, *see* mutual funds
- gambling, wb65  
garage sales, 174  
garnisheeing wages, 82, 102  
getting rich quick, 60  
giving, 275, wb172-75; spiritual aspects, 28-30; teaching children, 215; *see also* tithing  
glossary, end of workbook  
guarantees in investment, 146-47
- habits, 30-31  
haggling, *see* bargaining  
harassment by collectors, *see* collectors  
helping others, 230-32  
home-based business, wb152  
home equity loans, 78-79, wb69; *see also* mortgages  
honesty, 25
- household debt, *see* debt  
husbands, *see* men
- identity theft, wb79, wb109  
ignorance, 17-18  
impulse spending, 184-187  
Individual Retirement Accounts (Agreements), *see* IRAs  
individuals, buying from, 167, 171-75  
inflation, 142  
insurance, wb106-11; long term care, 234  
interest rates, extremely high, 83; *also see* mortgages, loans  
interference in others' finances, 230-31  
interviews for jobs, wb152  
investments, wb126-29; debt-free, 86-88; homes as, wb159  
IRAs (Individual Retirement Accounts or Agreements), 155-56, wb134-45; *see also* Roth IRAs
- Jesus, *see* Christ  
jobs, wb148-52; for children, 214-20  
just say no to buying, 36
- kids, *see* children  
KISS (Keep It Simple, Stupid), 125-139, wb129
- lawsuits, wb86  
lessons learned, 280-81  
letters  
    cease and desist, 102, 314, wb92  
    credit bureau error, 98, 312, wb93  
    removal from direct marketing, wb91  
    request for credit record, 95, wb90  
    workplace no-contact, 102, 313, wb94  
    pro rata debt plan, wb95  
leverage, 86  
liability, *see* insurance  
life insurance, 134-36, 191-92, wb109-11; credit, 137-138; as investment, wb110; on purchases, 39  
living below your income, 55-64  
load mutual funds, 153; *see also* mutual funds  
loans, extra payments on, 89; to family and friends, 230, wb64; *see also* debt, mortgages  
lotteries, wb65
- marriage, 18-19, 195-207, wb31  
men, 204-5, 237-42  
mentors, *see* counsel  
ministers, *see* pastors  
mixing bowl, *see* mutual fund  
MLS (Multiple Listing Service), wb158  
money, fights about, 19-21, 195-196  
mortgage life insurance, 137-38

- mortgages, 79-80, wb67, wb161-67; ARM, wb167;  
debt statistics, 9; bad options, wb162-63; good  
options, wb163-64; history past vs. present, 8;  
owner financed, 177; paid off, 275; payoff  
plans, 89; refinancing, wb165-66; tax  
advantages, wb163; term strategy, 88-89; *see*  
*also* debt, real estate
- motivations behind purchases, 61
- municipal bonds, 131-32
- mutual funds, 131, 141-153, wp127
- myths, wp64-70, 78
- neglect of children by parents, 212
- negotiating, *see* bargaining
- nerds, 199-200, 144-45; *see also* free spirits
- ninety days same as cash, 38-39, 83-84
- no-load mutual funds, 153
- nothing down, no interest, 38-40
- "numbers" people, 239
- online resources, wb13
- outlet stores, 176
- overspending, 55-64, 241-42
- overtime, wb152
- parents, as counsel, 242; in nursing homes, 233-34
- pastors as counsel, 243
- pay, garnisheeing, 82
- payday, for children, 217
- payroll deductions, 109
- Peace Puppies, 32, after each following chapter
- peace through Christ, 280-81
- perceived plastic prosperity, 74
- permission to help others, 230-32
- personal information, storage, 260; *see also* estate  
planning, insurance, wills
- personal selling, 36-38
- personalities, wb149-50
- philanthropists, 25-26
- phone calls, opting out, wb89
- planning, budgets for singles, 185-190
- plasectomy, 78
- portfolio of investments, 149-50; *see also* mutual  
funds
- position selling, 169
- preachers, *see* pastors
- pre-authorized checking (PAC), 110
- pre-tax investing, 154-55
- priests, *see* pastors
- prioritizing, 265-67
- pro rata plan, wb83-85, wb95; *see also* debt
- productivity at work, 50
- protection from collectors, 101-3
- purchasing, 35-43, wb100; finding good deals,  
wb118
- quality of purchases, 62-63
- quickie budget, *see* basic quickie budget
- quitting your job, 48
- real estate, 132-33, wb128, wb158-67; bargains,  
176-78; brokers, 89; financing, 177; *see also*  
mortgages
- reconciling checkbooks, *see* checkbooks
- recordkeeping in family, 238-39, 249
- refinancing mortgages, wb165-66; *see also*  
mortgages
- reflecting, taking time for, 31-32, 266-67
- renting a home versus buying, wb161
- repairing credit reports, *see* credit reports
- repossession, *see* cars
- reprimand of children, 206
- requests for help from family and friends, 230-32
- resumes, wb151
- retirement, 108, 116, 141-160, 274, wb134-39; *see*  
*also* IRAs, Roth IRAs, SEPPs, 401(k)s, 403(b)s
- risk in investment, 86-87, wb126; *see also*  
guarantees in investment
- rollovers, wb137
- Roth IRAs, 154-55, wb135-36
- rule of 78s, 18, 39
- sacrificing the future, 62
- sales methods, techniques and schemes, 36-43
- sales resistance, 35-36
- sample letters, *see* letters
- savings, forced, 109, wb159; automatic,  
109; reasons for, 110, wb117; for emergencies,  
110-113; for wealth, 113-119; teaching  
children, 214-15, 218  
*see also* 3 to 6 months' expenses
- schedule, planning, 266-67
- second income, 48-50
- second jobs, wb152
- self-accountability, 185
- self denial, 8, 56
- self discipline, 133
- selling a home, wb158, *see also* real estate
- SEPPs (Simplified Employee Pension Plans), 155,  
156, wb136
- seven baby steps, *see* baby steps
- sexes, differences, 196-98, 204-6; unity, 198; *see also*  
men, women
- shelf positioning in stores, 41
- sick days, 50
- significant purchases, 41-43, wb101
- singles, 183-193, wb32
- sinking fund, 118
- snowball, *see* debt
- social insecurity, 108
- Social Security, 108; *see also* retirement
- sophisticated viewpoints, 86-87
- spending, teaching children about, 215
- spiritual life, 267
- spouses, as counsel, 237-42

## Index

stock analysts, 145  
stock brokers, 145  
stock market, 128-29, wb126  
strengths, personal, wb148  
student loans, 102  
stuffitis, 26-27  
suits, *see* lawsuits

talents in working, 46  
taxes, *see* pre-tax investing  
teaching, children, 213-18; teenagers and up, 219-20  
techniques of collectors, 99-103  
teenagers, budgets, 219-20; credit cards, 68  
telemarketing opt out, wb89  
third party collectors, *see* collectors  
thirty minutes earlier rising, *see* 30 minutes  
thousand dollar emergency fund, *see* \$1,000 emergency fund  
three to six months' savings, *see* 3 to six months'  
thrifts, *see* finance companies  
tithing, 29-30, wb173-74; Bible verses on, 30  
track records of mutual funds, 147-48  
trading goods and services, 166  
trucks, *see* cars  
truth in negotiating, 167

umbrella coverage, *see* insurance  
understanding transactions, 243-44  
unity in marriage, 2002-3  
unmarrieds, *see* singles

vehicles, *see* cars

waiting for bargains, 178-80  
walk away power, 168  
weaknesses, personal, wb148  
wealth building, wb20-21  
wealthy people, 64  
widowhood, 191-92  
wills, 259-60; parents', 234; *see also* estate planning  
win-win negotiating, 164-65  
wives, *see* women  
women, 205-6, 237-42; women's intuition, 240  
work, teaching children, 214-20; *see also* men, sexes, spouses  
work, teaching children, 214-20  
working hard, 51  
workplace, collectors calls at, 102; *see also* collectors

zero-interest loans, 38-40

## BIBLE VERSES

Deuteronomy 26:12, wb174  
 Ecclesiastes 11:2, wb125  
 Ecclesiastes 5:5, wb82  
 Ephesians 4:2-3, wb31  
 Ezra 1:4, wb173  
 Galatians 5:22-23, wb118  
 Genesis 2:24, wb31  
 Genesis 28:22, wb174  
 Genesis 41:35-36, wb18  
 I Corinthians 9:9, wb136  
 I Timothy 5:8, wb33  
 I Timothy 6:10, wb17  
 II Chronicles 15:7, wb148  
 II Corinthians 9:7, wb173  
 II Thessalonians 3:10, wb33  
 Isaiah 30:1, wb39  
 James 4:14, wb109  
 Luke 14:28-30, wb161  
 Malachi 3:11, wb173  
 Matthew 23:23, wb174  
 Matthew 5:40-42, wb86  
 Matthew 6:21, wb101  
 Matthew 7:12, 51  
 Proverbs 10:22, wb100  
 Proverbs 11:1, wb117  
 Proverbs 12:15, 242  
 Proverbs 13:22, wb134  
 Proverbs 14:29, wb101  
 Proverbs 16:3, wb148  
 Proverbs 16:3, wb40  
 Proverbs 17:18, wb64  
 Proverbs 19:21, wb81  
 Proverbs 21:20, 121, wb17  
 Proverbs 21:5, wb40  
 Proverbs 22:1, wb82  
 Proverbs 22:6, 211  
 Proverbs 22:6, wb141  
 Proverbs 22:7, 73, 93, wb64  
 Proverbs 23:4-5, wb153  
 Proverbs 24:27, wb159  
 Proverbs 24:27, wb38  
 Proverbs 26:17, wb32  
 Proverbs 27:33, wb38  
 Proverbs 28:20, wb21  
 Proverbs 29:15, wb141  
 Proverbs 29:17, wb33  
 Proverbs 3:27-28, wb86  
 Proverbs 31:10-11, wb101  
 Proverbs 6:1-5, wb69  
 Proverbs 62:10, wb22  
 Proverbs 14:29, 36  
 Proverbs 17:12, 127  
 Psalm 20:4, wb40  
 Psalm 24:1, wb172  
 Romans 13:8, wb65

## FORMS

allocated spending plan, 298-302, wb53-56, wb form 7  
 basic quickie budget, wb first form  
 breakdown of savings, 305, wb58, wb form 9  
 cease and desist, wb92  
 college planning, wb143  
 consumer equity sheet, 289, wb45, wb form 3  
 credit bureau error wb93  
 credit card history, wb form 14  
 debt snowball, 306-7, wb form 10  
 financial snapshot, wb59  
 income sources, 290, wb46, wb form 3  
 insurance coverage recap, wb form 15  
 irregular income planning, 303-4, wb57, wb form 8  
 lump sum payment planning, 291, wb47, wb form 4  
 major components of a healthy financial plan, 288, wb44, wb form 1  
 monthly cash flow plan, 292-96, wb48-51, wb form 5  
 monthly college planning, wb form 13  
 monthly retirement planning, 309-10, wb form 12  
 pro rata debt list, 308, wb84-85, wb form 11  
 recommended percentages, 297, wb52, wb form 6  
 retirement planning, wb142