

243 Famous Dave Ramsey Quotes

This article is from the “Edifying the Body” section of the Church of God Big Sandy’s website (churchofgodbigandy.com). It was posted for the weekend of October 10, 2026. (The list was posted at quotefancy.com.)

By Dave Havir

BIG SANDY, Texas—Dave Ramsey is a renown financial consultant, who has helped many people to formulate successful financial plans.

- He has helped people by giving oral instruction on television and on podcasts.
- He has helped people by giving oral instructions in classes.
- And he has helped people by giving written instruction in his many books.

Those familiar with Mr. Ramsey are aware that his instructions go beyond financial advice. He has also distributed opinions about everyday living.

Since he has distributed so much information, Mr. Ramsey is famous for giving life lessons via his popular quotes. As a service to my friends, I want to pass along 243 quotes that were posted at quotefancy.com.

Please enjoy the variety of information contained in Mr. Ramsey’s quotes.

1. “If you will live like no one else, later you can live like no one else.” — Dave Ramsey
2. “We buy things we don’t need with money we don’t have to impress people we don’t like.” — Dave Ramsey
3. “Nothing happens without focus. Don’t try to do everything at once. Take it one step at a time.” — Dave Ramsey
4. “A budget is telling your money where to go instead of wondering where it went.” — Dave Ramsey
5. “Pray like it all depends on God, but work like it all depends on you.” — Dave Ramsey
6. “Work is doing it. Discipline is doing it every day. Diligence is doing it well every day.” — Dave Ramsey
7. “Debt is dumb. Cash is king.” — Dave Ramsey
8. “Debt is normal. Be weird.” — Dave Ramsey
9. “Adults devise a plan and follow it, children do what feels good.” — Dave Ramsey
10. “Bosses push, Leaders pull. Real leadership is servant leadership.” — Dave Ramsey
11. “Those who don’t manage their money will always work for those who do.” — Dave Ramsey
12. “Being willing to delay pleasure for a greater result is a sign of maturity.” — Dave Ramsey

13. “It’s never too late to turn things around. You are the only obstacle.” — Dave Ramsey
14. “Remember, there’s ultimately only one way to financial peace, and that’s to walk daily with the Prince of Peace, Christ Jesus.” — Dave Ramsey
15. “You must gain control over your money or the lack of it will forever control you.” — Dave Ramsey
16. “Act your wage.” — Dave Ramsey
17. “Winning at money is 80 percent behavior and 20 percent head knowledge. What to do isn’t the problem; doing it is. Most of us know what to do, but we just don’t do it. If I can control the guy in the mirror, I can be skinny and rich.” — Dave Ramsey
18. “Success is a pile of failure that you are standing on.” — Dave Ramsey
19. “There’s a great place to go when you’re broke – to work!” — Dave Ramsey
20. “True leadership is servant-hood. Put the interests of others at the center of your decisions.” — Dave Ramsey
21. “Where you are today is the sum of every choice you’ve ever made. If you don’t like where you are, start making different choices!” — Dave Ramsey
22. “Every person falls down at some point. Successful people choose to get back up!” — Dave Ramsey
23. “The paid-off home mortgage has taken the place of the BMW as the status symbol of choice.” — Dave Ramsey
24. “If hard work, integrity, thrift, and perseverance have caused you to succeed, then you don’t owe anyone an apology for winning.” — Dave Ramsey
25. “Investing is important, but get debt-free first. That’s what frees up your income so you can win.” — Dave Ramsey
26. “Delegation requires the willingness to pay for short term failures in order to gain long term competency.” — Dave Ramsey
27. “Earning a lot of money is not the key to prosperity. How you handle it is.” — Dave Ramsey
28. “Broke is normal. Why be normal?” — Dave Ramsey
29. “Fear is the enemy of hope.” — Dave Ramsey
30. “Financial peace isn’t the acquisition of stuff. It’s learning to live on less than you make, so you can give money back and have money to invest. You can’t win until you do this.” — Dave Ramsey
31. “When getting help with money, whether it is insurance, real estate or investments you should always look for a person with the heart of a teacher, not the heart of a salesman.” — Dave Ramsey

32. “If you will make the sacrifices now that most people aren’t willing to make, later on you will be able to live as those folks will never be able to live.” — Dave Ramsey
33. “You will only sacrifice when you passionately believe in the outcome.” — Dave Ramsey
34. “Change is painful. Few people have the courage to seek out change. Most people won’t change until the pain of where they are exceeds the pain of change.” — Dave Ramsey
35. “You can control the controllables.” — Dave Ramsey
36. “Doing a budget means learning an ancient and powerful word: NO.” — Dave Ramsey
37. “Just keep taking the next step and keep having excellence in the ordinary.” — Dave Ramsey
38. “As you will it, so shall it be.” — Dave Ramsey
39. “Without a mission statement, you may get to the top of the ladder and then realize it was leaning against the wrong building!” — Dave Ramsey
40. “Credit is an ‘I love debt’ score.” — Dave Ramsey
41. “There are no shortcuts when it comes to getting out of debt.” — Dave Ramsey
42. “We live in a culture full of hares; but the tortoise always wins.” — Dave Ramsey
43. “The first step in taking control of your money is to stop borrowing money. Start using cash today.” — Dave Ramsey
44. “One definition of maturity is learning to delay pleasure.” — Dave Ramsey
45. “You don’t build wealth with credit card rewards and airline miles. You can’t beat the credit card companies at their own game.” — Dave Ramsey
46. “Contentment may be the most powerful Financial Principle. You can give more, avoid debt, and live better.” — Dave Ramsey
47. “You can’t be in debt and win. It doesn’t work.” — Dave Ramsey
48. “You can get anywhere if you simply go one step at a time.” — Dave Ramsey
49. “At the end of the day we are not selling, we are serving.” — Dave Ramsey
50. “That stupid saying ‘What you don’t know can’t hurt you’ is ridiculous. What you don’t know can kill you. If you don’t know that tractor trailer trucks hurt when hitting you, then you can play in the middle of the interstate with no fear – but that doesn’t mean you won’t get killed.” — Dave Ramsey
51. “Money is 80% behavior, 20% head knowledge. It’s what you do, not what you know.” — Dave Ramsey
52. “Proverbs 22:7: ‘The rich rule over the poor, and the borrower is slave to the lender.’ ” — Dave Ramsey

53. “Broke people giving financial advice is like a shop teacher with missing fingers.” — Dave Ramsey
54. “Goals convert vision into ENERGY.” — Dave Ramsey
55. “Thinking about starting a small business? Assume everything will cost twice as much and take twice as long as you think it will.” — Dave Ramsey
56. “Your greatest asset is your paycheck. Disability insurance protects you and your family if you are unable to work by providing income which will help pay your bills and take care of your family. It’s just as important as life insurance.” — Dave Ramsey
57. “I believe that through knowledge and discipline, financial peace is possible for all of us.” — Dave Ramsey
58. “Outrageous generosity is a character quality of people who win with money.” — Dave Ramsey
59. “You have the clean canvas of a whole week before you. Paint well.” — Dave Ramsey
60. “You can’t work three hours a week and make \$100,000. Get rich quick doesn’t work. Crock pot mentality always defeats microwave mentality!” — Dave Ramsey
61. “Knock out a small debt first so you get a quick win. Momentum is key.” — Dave Ramsey
62. “Gratitude is really, really attractive. A child who is genuinely grateful makes you want to do anything for her, and that is true of adults as well.” — Dave Ramsey
63. “Poor is a state of mind. Broke is, ‘I’m just passing through.’ ” — Dave Ramsey
64. “Study the habits of the people you want to be like and then imitate them. If they are succeeding, they must be doing something right.” — Dave Ramsey
65. “Stupid is not illegal.” — Dave Ramsey
66. “We learned early on that if we help enough people, the money will come.” — Dave Ramsey
67. “If you keep doing the same things, you will keep getting the same results. You are where you are now financially as a sum total of the decisions you’ve made to this point.” — Dave Ramsey
68. “Teaching kids about money is never just about money.” — Dave Ramsey
69. “You must walk to the beat of a different drummer. The same beat that the wealthy hear. If the beat sounds normal, evacuate the dance floor immediately! The goal is to not be normal, because as my radio listeners know, normal is broke.” — Dave Ramsey
70. “Wealth comes from hard work but not because of hard work. Wealth comes because of God. Everything is His.” — Dave Ramsey
71. “Don’t medicate dysfunction with spending. No amount of stuff will get rid of guilt.” — Dave Ramsey

72. “Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase.” — Dave Ramsey
73. “If your life is bad because of an elected official, then you don’t have a life.” — Dave Ramsey
74. “You cannot lead without passion. Passion causes things to move, and passion creates a force multiplier. Passion actually covers a multitude of sins. Real EntreLeaders care deeply, and that is basically what passion is. Passion is not yelling or being wild; it is simply caring deeply.” — Dave Ramsey
75. “You wanna blow money? Put it in a ‘blow’ category in your budget. But at least admit it on paper!” — Dave Ramsey
76. “I came to realize that my money problems, worries, and shortages largely began and ended with the person in my mirror. I realized also that if I could learn to manage the character I shaved with every morning, I would win with money.” — Dave Ramsey
77. “Too many people try to do the new job, new spouse, new house, new car thing in 18 months. That’s a good way to end up broke. We’ve got to resist the temptation to catch up with our parents in 18 months. Slow down. You have the rest of your life to play catch up. After all, it’s just stuff.” — Dave Ramsey
78. “I would not pre-pay. Invest instead, and let the investments cover it.” — Dave Ramsey
79. “Be an evangelist with your excellence.” — Dave Ramsey
80. “Hitting bottom and hitting it hard was the worst thing that ever happened to me and the best thing that ever happened to me.” — Dave Ramsey
81. “Work = get paid. Don’t work = don’t get paid. Everybody is on commission.” — Dave Ramsey
82. “Surround yourself with people who add the fuel of advice and encouragement to your fire.” — Dave Ramsey
83. “Goals are visions and dreams with work clothes on.” — Dave Ramsey
84. “Higher calling matters. When you care so deeply about the why-why you’re doing what you’re doing-then and only then are you operating in a way that allows you to overcome the obstacles.” — Dave Ramsey
85. “Financial Security is not enough money to buy toys. That is to learn to live with less money than you earn. So, you can help other individuals or investors. You are not a winner until done it.” — Dave Ramsey
86. “You’re not exempt from math if you’re a Republican, and you’re not exempt from math if you’re a Democrat. You’re not exempt from math if you’re a liberal, and you’re not exempt from math if you’re a conservative. You still have to do math.” — Dave Ramsey
87. “I’m a Christian. Years ago, I went broke, so I decided to run every part of my life according to the Bible. It sounds hokey, but it works. You run your marriage that way, and it works. It will work with business, too, and finances. Treat people like you want to be treated.” — Dave Ramsey

88. “No one got rich on a government program. Do not choose to be a common man. You can be uncommon.” — Dave Ramsey
89. “Leading a family is the hardest job a man can ever have.” — Dave Ramsey
90. “We’ve really got to stop looking to Washington to fix our problems. It obviously doesn’t have the ability to do that. People who are successful are not successful because of the president.” — Dave Ramsey
91. “If people in America would get their finances together and start taking care of each other, we could put the government out of business.” — Dave Ramsey
92. “There’s not a party, a congressman, a senator, etc. elected that will fix your life. YOU have to fix YOUR life.” — Dave Ramsey
93. “Children are sponges – they are going to absorb whatever is around them, so we need to be intentional about what surrounds them.” — Dave Ramsey
94. “When leadership set the goals by themselves, they are not goals, they are quotas.” — Dave Ramsey
95. “Good things that cannot be calculated or quantified are set in motion in your life and in your finances when you give.” — Dave Ramsey
96. “A good financial planner is going to do more than pick your funds.” — Dave Ramsey
97. “Children who reach the age of eighteen with their entire skills set composed on Nintendo and eating Doritos have been neglected. Their parents neglected to give them the character traits necessary to live successfully.” — Dave Ramsey
98. “Opening your hands will set you free.” — Dave Ramsey
99. “Term Life Insurance is the only insurance I recommend. It’s the least expensive way to get the coverage your family needs and allows you to lock in rates for 15, 20 or 30 years. Zander’s online quoting system will help you find the most competitive options. It’s more affordable than you think!” — Dave Ramsey
100. “You’ve got to tell your money what to do or it will leave.” — Dave Ramsey
101. “Save 3-6 months of expenses in a Rainy Day fund. Know why? Cause it is going to rain, and you aren’t the exception.” — Dave Ramsey
102. “We are all in the business of sales. Teachers sell students on learning, parents sell their children on making good grades and behaving, and traditional salesmen sell their products.” — Dave Ramsey
103. “Rich isn’t an amount of money, it’s a mindset about how you live. If you believe you can win, you can.” — Dave Ramsey
104. “If you as a leader allow people to halfway do their jobs and don’t demand excellence as a prerequisite to keeping their job, you will create a culture of mediocrity.” — Dave Ramsey

105. “A good plan, violently executed now, is better than a perfect plan next week: George S. Patton.” — Dave Ramsey
106. “A man with an experience is not at the mercy of a man with an opinion.” — Dave Ramsey
107. “People are in such a hurry to launch their product or business that they seldom look at marketing from a bird’s eye view and they don’t create a systematic plan.” — Dave Ramsey
108. “Be intense, passionate, and fired up, but about things that matter, things that change your life and your legacy.” — Dave Ramsey
109. “The creature comforts we tend to rationalize as ‘business expenses I can write off.’ ” — Dave Ramsey
110. “Instead of just purchasing an ad campaign, target test and measure. Give an ad a small try. If the response is enough to pay for the ad, make it larger. With a franchise, ask the most successful franchisees what they did. Ask the bottom five guys what they did and avoid it.” — Dave Ramsey
111. “Debt has become a part of who we are.” — Dave Ramsey
112. “The decision to go into debt alters the course and condition of your life. You no longer own it. You are owned.” — Dave Ramsey
113. “Money is not good or evil. It has no morals or intentions on its own. Money reflects the character of the user.” — Dave Ramsey
114. “The thing I have discovered about working with personal finance is that the good news is that it is not rocket science. Personal finance is about 80 percent behavior. It is only about 20 percent head knowledge.” — Dave Ramsey
115. “Ideas are a dime a dozen. People who execute them are not.” — Dave Ramsey
116. “I can’t tell you how many home businesses are almost in bankruptcy court over a Yellow Pages ad only to find out that the Yellow Pages ad isn’t where their market will look for them, and it cost more than they thought.” — Dave Ramsey
117. “I have to live my books before I write them.” — Dave Ramsey
118. “In order to be a great marketer, you have to be focused and intense and look at scarcity, urgency, activity and passion in the marketplace.” — Dave Ramsey
119. “The world will try to tell you that you need stuff to be somebody. Don’t listen.” — Dave Ramsey
120. “More wealth doesn’t fix your life. More wealth makes you more of what you already are.” — Dave Ramsey
121. “When you’re trying to achieve a goal, negative people will just bring you down. Surround yourself with the positive.” — Dave Ramsey
122. “Work is a surefire money-making scheme.” — Dave Ramsey

123. "Debt is not a tool; it is a method to make banks wealthy, not you. The borrower truly is slave to the lender." — Dave Ramsey
124. "A lower interest rate doesn't make a debt go away." — Dave Ramsey
125. "No one wins the Super Bowl accidentally. Be intentional, Be Passionate, Don't mail it in! You got this!" — Dave Ramsey
126. "Debt gives you the ability to look like you're winning when you're not." — Dave Ramsey
127. "Be very proud of what you do, and if you aren't then change it." — Dave Ramsey
128. "Most people won't change until the pain of where they are exceeds the pain of change." — Dave Ramsey
129. "15 percent of success could be attributed to training and education, while 85 percent was attributed to attitude, perseverance, diligence, and vision." — Dave Ramsey
130. "Financial winners don't run sprints, they run marathons. They don't rush. They do it step by step over time." — Dave Ramsey
131. "Winning at money is 80 percent behavior and 20 percent head knowledge." — Dave Ramsey
132. "Your priorities, passions, goals, and fears are shown clearly in the flow of your money." — Dave Ramsey
133. "Making mistakes and learning from them is crucial to winning." — Dave Ramsey
134. "Feeling lost? Take a dream and convert it into small goals, then start taking the steps to hit those goals." — Dave Ramsey
135. "Life is not a snapshot, it's a filmstrip." — Dave Ramsey
136. "The bridge between failure and success is hope: THOMAS JEFFERSON." — Dave Ramsey
137. "I'm not against people having new cars. I'm against them having you. We spend a tremendous amount impressing somebody at the stoplight who we'll never meet. It makes you broke and keeps you broke." — Dave Ramsey
138. "1. Career, 2. Financial, 3. Spiritual, 4. Physical, 5. Intellectual, 6. Family, 7. Social." — Dave Ramsey
139. "Dorothy Bernard says that courage is just fear that has said its prayers." — Dave Ramsey
140. "If you buy a \$28,000 car, in four years it will be worth about 11,000 bucks." — Dave Ramsey
141. "There is no such thing as good debt. The credit card is the cigarette of the financial world. The borrower is always a slave to the lender." — Dave Ramsey
142. "You must sell benefits, not products." — Dave Ramsey

143. “You have to teach children about money intentionally – create teachable moments.” — Dave Ramsey
144. “When you create a basic budget and stick to it, it will suddenly seem like you have more money.” — Dave Ramsey
145. “The only reason to go into business is to make money. You have to work hard at it. If you’re not passionate about it, you’ll burn out so fast that it is incredible.” — Dave Ramsey
146. “It is human nature to want it and want it now; it is also a sign of immaturity. Being willing to delay pleasure for a greater result is a sign of maturity.” — Dave Ramsey
147. “Great talent stands in line to join your team because the culture becomes the stuff of legend.” — Dave Ramsey
148. “When we’re dealing with money in relationships, when we’re dealing with money in our personal lives, when we’re dealing with money in our families, the flow of money in a family represents the value system under which that family operates.” — Dave Ramsey
149. “If you help enough people, you don’t have to worry about money.” — Dave Ramsey
150. “A big part of being strong financially is that you know where you are weak and take action to make sure you don’t fall prey to the weakness. And we ALL are weak.” — Dave Ramsey
151. “If you will do the things others won’t do then some day you will have the life others won’t have.” — Dave Ramsey
152. “My children were taught at an early age how money works and that it comes from hard work. They’ve been on a commission – not an allowance – since they were little. They learned that if they worked around the house, they got paid. If they didn’t work, they didn’t get paid.” — Dave Ramsey
153. “Contentment is both the fruit and the tree.” — Dave Ramsey
154. “If you come with mercy but not justice; that’s called enabling.” — Dave Ramsey
155. “Passion is so key in leading and creating excellence that I will hire passion over education and talent every time.” — Dave Ramsey
156. “The haves and have-nots can often be traced back to the dids and did-nots: D. O. FLYNN.” — Dave Ramsey
157. “70% of Americans live paycheck to paycheck. Seven out of ten people you walk past going down the sidewalk are broke. You can model your life after them, and you will be one of them. Or you can mode your life after the weird people. Because wealth is unusual. It’s not normal. So you have to engage in unusual behaviors and habits to create unusual results.” — Dave Ramsey
158. “My grandmother used to say: ‘Those convinced against their will are of the same opinion still.’ ” — Dave Ramsey

159. “Passion is so key in leading and creating excellence that I will hire passion over education or talent every time. I prefer to have both, but given a choice I will take passion. La Rochefoucauld once said: ‘The most untutored person with passion is more persuasive than the most eloquent without.’ ” — Dave Ramsey
160. “Albert Einstein said: ‘Great spirits have often encountered violent opposition from weak minds.’ ” — Dave Ramsey
161. “Hope is steel covered in velvet. It can seem soft and cuddly, but hope is at the core of what makes people become what God designed them to be. Hope and its sister, faith, always create action.” — Dave Ramsey
162. “After losing everything, I went on a quest to find out how money really works, how I could get control of it, and how I could have confidence in handling it.” — Dave Ramsey
163. “So content people may not have the best of everything, but they make the best of everything. That is who you want your children to be.” — Dave Ramsey
164. “Debt is so ingrained into our culture that most Americans cannot even envision a car without a payment, a house without a mortgage, a student without a loan, and credit without a card. We.” — Dave Ramsey
165. “For your own good, for the good of your family and your future, grow a backbone. When something is wrong, stand up and say it is wrong, and don’t back down.” — Dave Ramsey
166. “The average millionaire can’t tell you who got thrown off the island last night.” — Dave Ramsey
167. “Savings without a mission is garbage. Your money needs to work for you, not lie around you.” — Dave Ramsey
168. “Anytime you open a business, you have to be effective in promoting whether it’s a franchise or not. You’ll need to learn to be a Web marketer extra-ordinaire. There’s plenty of material out there.” — Dave Ramsey
169. “When people get scared, they quit giving.” — Dave Ramsey
170. “Leadership responsibility: If you own a business, you’re the head of the org. Good or bad, your company will LOOK and ACT like you do.” — Dave Ramsey
171. “If she were to invest \$3,500 in a mutual fund averaging 12 percent, upon an average death age of seventy-eight, Sara’s mutual fund would be worth \$368,500!” — Dave Ramsey
172. “We are being taught by everything around us to have dessert before dinner.” Now we are paying for our lack of knowledge and discipline.” — Dave Ramsey
173. “Do not let your life, ministry or organization go faster than your resources.” — Dave Ramsey
174. “What I have done is packaged the time-honored information into a process that is doable and has inspired millions to act on it.” — Dave Ramsey

175. "I tell everyone never to take more than a fifteen-year fixed-rate loan, and never have a payment of over 25 percent of your take-home pay. That is the most you should ever borrow." — Dave Ramsey
176. "Humpty Dumpty is hard to put back together, and so is trust." — Dave Ramsey
177. "I learned early on that work creates discipline, and when you have discipline in your life, you are a healthier person." — Dave Ramsey
178. "You have to reach the point that what people think is not your primary motivator. Reaching the goal is the motivator." — Dave Ramsey
179. "If you invest \$464 in a good mutual fund every month from age thirty to age seventy, you'll end up with more than \$5 million." — Dave Ramsey
180. "I like the way I've built wealth better than the way you haven't." — Dave Ramsey
181. "God gives every bird its food, but He does not throw it into the nest: J. G. HOLLAND." — Dave Ramsey
182. "President John F. Kennedy said: 'There are costs and risks to a program of action, but they are far less than the long-range risks and costs of comfortable inaction.' " — Dave Ramsey
183. "Henry Ford, who definitely had more than enough, said: 'Failure is the opportunity to begin again more intelligently.' " — Dave Ramsey
184. "Goals Must Have a Time Limit Goals without a time limit are unable to be broken down into micro goals to measure your progress, to observe your traction. You might say: 'I want to write a book.' Great, when? In twenty years? In twenty months? If you don't put a deadline on the goal it will never happen and you will get to eat the bitter fruit of regret." — Dave Ramsey
185. "Your largest wealth-building asset is your income. When you tie up your income, you lose. When you invest your income, you become wealthy and can do anything you want." — Dave Ramsey
186. "Money is finite. There is not an infinite supply. That's something a lot of people have trouble remembering these days. In a time when crazy mortgages, car loans, student loans, and credit cards make you believe anyone can purchase anything at any time with no consequences, it's easy to forget that money has limits." — Dave Ramsey
187. "The reality is that Murphy doesn't visit as much, but when he does, we hardly notice his presence. When Sharon and I were broke, our heating-and-air system quit, and the repair cost \$580. It was a huge, hairy deal. Recently I had a new \$570 water heater installed because the old one started leaking, and I hardly noticed. I wonder if the stress relief that your 'Total Money Make-Over' provides will allow you to live longer?" — Dave Ramsey
188. "Aristotle once said: 'To avoid criticism say nothing, do nothing, and be nothing.' " — Dave Ramsey
189. "Measure your wealth not by the things you have, but by the things for which you would not take money." — Dave Ramsey

190. “It is hard to work your day job and spend a ton of hours on your business, but it is harder to make a mistake and lose your home in foreclosure because you jumped before the boat was close enough to the dock.” — Dave Ramsey
191. “Again, college is important – very important – but it is not the answer to all your kids’ problems. I will be so bold as to say college isn’t even a need; it is a want. It isn’t a necessity; it is a luxury. This luxury is one of the first on my list, but not before retirement, not before an emergency fund, and certainly not as a reason to go into debt.” — Dave Ramsey
192. “We have a retirement crisis in America today not from a lack of money, but from a lack of vision.” — Dave Ramsey
193. “If you wouldn’t want your mother to buy the item or the service then don’t sell it.” — Dave Ramsey
194. “If you are going to open a retail store you would want to consider Christmas. Most retailers make the majority of their entire year’s income between.” — Dave Ramsey
195. “Henry Ford said: ‘Those who never make mistakes work for those of us who do.’ ” — Dave Ramsey
196. “A year of intense exercise and watching what you eat will likely change the trajectory of your life physically. You will melt away fat, tone up muscle, feel better, and change your habits, likely for life. But only ten days of that exercise program won’t move the needle on the scale. To create big-time success you have to stay focused and stay intense over an extended period of time.” — Dave Ramsey
197. “People will not buy from you if they don’t trust you, your product, and your company.” — Dave Ramsey
198. “Retirement in America has come to mean ‘save enough money so I can quit the job I hate.’ ” — Dave Ramsey
199. “Parents who let teens run around with unearned adult freedoms are naive and stupid.” — Dave Ramsey
200. “A natural saver is great until he never spends and is tight-fisted with giving. A natural spender is great until she finds herself deeply in debt and unable to give. A natural giver is great until there are no savings when a problem arises and there is no personal enjoyment of money.” — Dave Ramsey
201. “Good to Great by my friend Jim Collins.” — Dave Ramsey
202. “There is tremendous satisfaction in working your tail off to hit a goal, then winning. It is worth the work.” — Dave Ramsey
203. “Requiring nothing of a child gives them no opportunity for failure or success.” — Dave Ramsey
204. “Goals convert vision into energy. When you lay out exactly what you want to do in detail, you immediately start feeling the room move and the earth shake. You are pulled into your new life like some scene from a movie. Goals help make great men. J. C. Penney once said: “Give me a stock clerk with a goal, and I will give you a man who will

- make history. Give me a man without a goal and I will give you a stock clerk.” — Dave Ramsey
205. “I finally realized that results are generated by activities. If I manage my activities then the results I want occur.” — Dave Ramsey
206. “If you want to be skinny, study skinny people, and if you want to be rich, do what lots of rich people do, not what some myth-sayer says to do.” — Dave Ramsey
207. “Someone who never has fun with money misses the point. Someone who never invests money will never have any. Someone who never gives is a monkey with his hand in a bottle.” — Dave Ramsey
208. “The accountability of a group environment causes people to change their behaviors.” — Dave Ramsey
209. “The fact is, most people in our nation today believe that debt is NORMAL, and in most cases, NECESSARY. They can’t imagine living a cash-and-carry life or a life in which all things they own are purchased outright with cash at the time of purchase – in other words, with no payment plan or use of credit cards.” — Dave Ramsey
210. “We want it all, and we can borrow to get it all, before we can afford it all.” — Dave Ramsey
211. “As long as the sun was shining, life was a party, and the pig with brick seemed kind of nerdy, or overly conservative, or even fanatical. But when their stupid theories were stress tested, their houses fell.” — Dave Ramsey
212. “We are scaling down” is a painful statement to make to friends or family.” — Dave Ramsey
213. “Being the highly trained investment mogul that I am, I could certainly find places to put that money where it would earn more. Or would it? Remember, personal finance is personal. I have come to realize that Sharon’s peace of mind bought with the oversized emergency fund is a great return on investment. Guys, this can be a wonderful gift to your wife. An Emergency Fund Can.” — Dave Ramsey
214. “Over the long term you get what you deserve, and none of us like it when what we deserve is pain.” — Dave Ramsey
215. “Nothing was left to chance; every smell, every piece of furniture, and certainly the design of the floor plans made these model homes world-class.” — Dave Ramsey
216. “Businesses and entrepreneurs have become experts at microwaving rather than Crock-Potting their business plan. They are so worried about the moment, Q1 or Q2, that they lose their vision and their soul. They trade real, rich, abiding, deep success for the momentary win and then are constantly having to start over. Have a long-term vision and execute it. As the billionaire advised me, slow and steady wins the race.” — Dave Ramsey
217. “Traction equals satisfaction.” — Dave Ramsey
218. “La Rochefoucauld once said: “The most untutored person with passion is more persuasive than the most eloquent without.” — Dave Ramsey

219. “No matter how blessed or distressed you are financially, your first priority every month is to cover what I call the Four Walls. Think of it as the four walls that hold your house together. They are food, shelter, clothing, and transportation. If you have food in your belly, a roof over your head, clothes on your back, and a way to get to work tomorrow, you’ll live to fight another day.” — Dave Ramsey
220. “Financial Peace Jr.” — Dave Ramsey
221. “Parents, you need to understand something: someone is going to teach your kids about money. It will either be you, or it will be a shady car dealer, a credit card pusher on your child’s first day at college, a get-rich-quick infomercial pitchman, or just some clown who’s after their money. If you want to protect your kids, you need to send them out into the world with some knowledge.” — Dave Ramsey
222. “Debt has been sold to us so aggressively, so loudly, and so often that to imagine living without debt requires myth-busting.” — Dave Ramsey
223. “If I loan money to a friend or relative, the relationship will be strained or destroyed. The only relationship that would be enhanced is the kind resulting from one party being the master and the other party a servant.” — Dave Ramsey
224. “The other huge qualifier is that I used the principles I teach to personally build wealth. My wife and I have truly lived this book. The things we teach are not theory – they work!” — Dave Ramsey
225. “Some people say: ‘To avoid criticism say nothing, do nothing, and be nothing.’ I can’t help millions of people change their lives by saying nothing, doing nothing, and being nothing.” — Dave Ramsey
226. “Only if you mix knowledge with attitude, character, perseverance, vision, diligence, and extreme levels of work will your college degree produce for you.” — Dave Ramsey
227. “We don’t always like change, do we? Sometimes, we’re like a baby sitting in a poopy diaper. We think, Sure it stinks, but it’s warm and it’s mine! We get defensive of our mess even if it’s not working. So when I tell people the first thing they need to do is put \$1,000 in the bank and not touch it, it can be a deal-breaker. It requires you to look in the mirror and say: ‘You’re the problem.’ When you do that emotionally, you’ll start to win with money.” — Dave Ramsey
228. “Business is really not that hard. You are, however, required to do the basics or you will not win.” — Dave Ramsey
229. “Zig Ziglar says: ‘If you aim at nothing, you’ll hit it every time.’ I love how Zig cuts right to the heart of the matter. If you don’t have a target, if you don’t have a goal in mind, then you’ll never get where you want to go. Most people take a ‘Ready-Fire-Aim’ approach to budgeting. They get the money, spend the money, and then wonder why they don’t have any money. It’s crazy!” — Dave Ramsey
230. “Ninety percent of making the right decision is the gathering of information. The bigger the decision, the more time you take, the more options you gather, and the more informed you should become.” — Dave Ramsey
231. “Just as slaves born into slavery can’t visualize freedom, we Americans don’t know what it would be like to wake up to no debt.” — Dave Ramsey

232. “But the modern Pharisees don’t see it that way. Instead, these critics put on their \$100 blue jeans, leave their nice homes, drive their SUVs to the trendy coffee shop down the street, pull out their \$1,000 MacBooks, sip their \$8 coffees, and type blog posts about how wealth is evil.” — Dave Ramsey
233. “Dreaming also has a negative connotation as well. Some people dream and stop there. They never do anything about making their dreams come true.” — Dave Ramsey
234. “Normal in America is broke. So if you do normal behaviors, you will be broke, and if your kids are financially normal, they will be broke.” — Dave Ramsey
235. “If you have a customer who is able to make the purchase, they trust you, and you have shown them the benefits of the purchase, they will close themselves; you do not need some arm-twisting technique.” — Dave Ramsey
236. “Repetition, volume, and longevity will twist and turn a myth, a lie, into a commonly accepted way of doing things.” — Dave Ramsey
237. “In our National Study of Millionaires, we found that 67% have a paid-off home, and it took them an average of 11.2 years to pay it off. Take that in for a moment: Millionaires don’t spend thirty years paying off their house. They pay it off in roughly ten years. They’re also not living in a 10,000 square foot mansion. They live, on average, in a 2,600 square foot home they’ve been in an average of seventeen years.” — Dave Ramsey
238. “Foundations in Personal Finance.” — Dave Ramsey
239. “We enjoy earning interest now, rather than paying it.” — Dave Ramsey
240. “Millionaires own a paid for home and maybe a beach condo. Millionaires probably live just down the block from you in a normal residential neighborhood. Millionaires often still cut their own grass.” — Dave Ramsey
241. “‘If we aren’t profitable by December 20, I will close the business.’ That would leave him about \$800,000, plus his retirement money and home, and he would do something else to earn a living.” — Dave Ramsey
242. “Henry Ford thought debt was a lazy man’s method to purchase items, and his philosophy was so ingrained in Ford Motor Company that Ford didn’t offer financing until ten years after General Motors did. Now, of course, Ford Motor Credit is one of the most profitable of Ford Motor’s operations. The old school saw the folly of debt; the new school saw the opportunity to take advantage of the consumer with debt.” — Dave Ramsey
243. “Author and counselor Dennis Rainey of FamilyLife explains that women are traditionally more verbal than men. I’ve heard him say men usually speak about 10,000–20,000 words a day, while women speak 30,000–50,000 words per day – with gusts up to 125,000! That’s why a lot of guys come home from a busy day at work, hit the sofa, and don’t say a word. They can’t. They’ve already used up their quota.” — Dave Ramsey