



# The 9 Steps to Financial Freedom

*Suze Orman*

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Managing money is far more than a matter of balancing our checkbooks or picking investments?witness the fact that many of us know what we ought to be doing with our money yet often just don't do it. This is the first personal finance book that gives us not only the knowledge of how to han-dle money, but also the power to break through the barriers that hold us back.

Suze Orman, best-selling author of *You've Earned It, Don 't Lose it*, goes beyond the nuts and bolts of managing money to explore the psychological, even spiritual, power money has in our lives. Before we can get control of our finances, we must get control of our attitudes about money, feelings that were shaped by our earliest experiences with it. Letting go of these anxieties and creating new attitudes are the first steps of Suze Orman's program.

Next comes mastering the practical elements of financial life: investments, credit, insurance, and estate and retirement planning. This book tells you everything you need to know to provide for your-self and your family?not abstract principles but specific, concrete, and easy-to-follow procedures. Here you will also find the latest tax code revisions regarding estate taxes, inheritance, and individual retirement allowances (IRAs), including vital information on the new Roth IRA and educational IRAs and how to make them work best for you. You'll also learn why you should trust your own instincts more than someone else's advice in making any financial decision.

Finally come the most unusual -- and powerful -- steps: understanding the spiritual side of money. As Suze Orman explains, financial freedom is about realizing that we are worth far more than our money. Her program concludes by showing how to leave behind financial anxieties and open ourselves to true abundance?not only of the pocketbook but also of the heart.

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