

Dave Ramsey

Quotes

*People, Money, Winning, Goal, Children, Debt, Giving, Ifs, Passion, Hard Work,
Character, Years, Powerful, Looks, Needs, Teacher, Believe, Enemy, Jobs,
Stupid*

Pray like it all depends on God, but work like it all depends on you.

~Dave Ramsey

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

The decision to go into debt alters the course and condition of your life. You no longer own it. You are owned.

~Dave Ramsey

Earning a lot of money is not the key to prosperity. How you handle it is.

~Dave Ramsey

We live in a culture full of hares; but the tortoise always wins.

~Dave Ramsey

You must gain control over your money or the lack of it will forever control you.

~Dave Ramsey

Nothing happens without focus. Don't try to do everything at once. Take it one step at a time.

~Dave Ramsey

Adults devise a plan and follow it, children do what feels good.

~Dave Ramsey

Debt gives you the ability to look like you're winning when you're not.

~Dave Ramsey

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

When you're trying to achieve a goal, negative people will just bring you down. Surround yourself with the positive.

~Dave Ramsey

Investing is important, but get debt-free first. That's what frees up your income so you can win.

~Dave Ramsey

There's not a party, a congressman, a senator, etc. elected that will fix your life. YOU have to fix YOUR life.

~Dave Ramsey

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

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

At the end of the day we are not selling, we are serving.

~Dave Ramsey

The paid-off home mortgage has taken the place of the BMW as the status symbol of choice.

~Dave Ramsey

Wealth comes from hard work but not because of hard work. Wealth comes because of God. Everything is His.

~Dave Ramsey

Money is 80% behavior, 20% head knowledge. It's what you do, not what you know.

~Dave Ramsey

More wealth doesn't fix your life. More wealth makes you more of what you already are.

~Dave Ramsey

Bosses push, Leaders pull. Real leadership is servant leadership.

~Dave Ramsey

Leading a family is the hardest job a man can ever have.

~Dave Ramsey

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

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

One definition of maturity is learning to delay pleasure.

~Dave Ramsey

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

You can get anywhere if you simply go one step at a time.

~Dave Ramsey

Your priorities, passions, goals, and fears are shown clearly in the flow of your money.

~Dave Ramsey

A budget is telling your money where to go instead of wondering where it went.

~Dave Ramsey

Success is a pile of failure that you are standing on.

~Dave Ramsey

Knock out a small debt first so you get a quick win. Momentum is key.

~Dave Ramsey

If hard work, integrity, thrift, and perseverance have caused you to succeed, then you don't owe anyone an apology for winning.

~Dave Ramsey

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

Debt is dumb. Cash is king.

~Dave Ramsey

Delegation requires the willingness to pay for short term failures in order to gain long term competency.

~Dave Ramsey

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

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

Fear is the enemy of hope.

~Dave Ramsey

True leadership is servanthood. Put the interests of others at the center of your decisions.

~Dave Ramsey

Work is doing it. Discipline is doing it every day. Diligence is doing it well every day.

~Dave Ramsey

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

Making mistakes and learning from them is crucial to winning.

~Dave Ramsey

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

Those who don't manage their money will always work for those who do

~Dave Ramsey

Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase.

~Dave Ramsey

Ideas are a dime a dozen. People who execute them are not.

~Dave Ramsey

Surround yourself with people who add the fuel of advice and encouragement to your fire.

~Dave Ramsey

Outrageous generosity is a character quality of people who win with money.

~Dave Ramsey

The world will try to tell you that you need stuff to be somebody. Don't listen

~Dave Ramsey

If you help enough people, you don't have to worry about money.

~Dave Ramsey

Contentment may be the most powerful Financial Principle. You can give more, avoid debt, and live better.

~Dave Ramsey

When I do something stupid with money and lose it....I call that Stupid Tax. I have paid so much Stupid Tax that I am expert.

~Dave Ramsey

Every person falls down at some point. Successful people choose to get back up!

~Dave Ramsey

I would not pre-pay. I would invest instead and let the investments cover it.

~Dave Ramsey

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

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

You've got to tell your money what to do or it will leave.

~Dave Ramsey

If you will live like no one else, later you can live like no one else.

~Dave Ramsey

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

You must plan your work and then work your plan.

~Dave Ramsey

No one got rich on a government program. Do not choose to be a common man. You can be uncommon.

~Dave Ramsey

The average millionaire can't tell you who got thrown off the island last night.

~Dave Ramsey

I believe that through knowledge and discipline, financial peace is possible for all of us.

~Dave Ramsey

If you buy a \$28,000 car, in four years it will be worth about 11,000 bucks.

~Dave Ramsey

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

Good things that cannot be calculated or quantified are set in motion in your life and in your finances when you give.

~Dave Ramsey

When you create a basic budget and stick to it, it will suddenly seem like you have more money.

~Dave Ramsey

Poor is a state of mind. Broke is, 'I'm just passing through.'

~Dave Ramsey

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

Be intense, passionate, and fired up, but about things that matter, things that change your life and your legacy.

~Dave Ramsey

Debt is normal. Be weird.

~Dave Ramsey

Work is a surefire money-making scheme.

~Dave Ramsey

Money is not good or evil. It has no morals or intentions on its own. Money reflects the character of the user.

~Dave Ramsey

Broke people giving financial advice is like a shop teacher with missing fingers.

~Dave Ramsey

Feeling lost? Take a dream and convert it into small goals, then start taking the steps to hit those goals.

~Dave Ramsey

It's never too late to turn things around. You are the only obstacle.

~Dave Ramsey

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

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

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

Goals convert vision into ENERGY.

~Dave Ramsey

Financial winners don't run sprints, they run marathons. They don't

rush. They do it step by step over time.

~Dave Ramsey

Doing a budget means learning an ancient and powerful word: NO.

~Dave Ramsey

If you aren't really careful, 'The Good Enough' can become the enemy of 'The Best.'

~Dave Ramsey

When people get scared, they quit giving.

~Dave Ramsey

There are no shortcuts when it comes to getting out of debt.

~Dave Ramsey

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

Work-get paid; don't work-don't get paid. Everybody is on commission

~Dave Ramsey

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

You can't be in debt and win. It doesn't work.

~Dave Ramsey

A lower interest rate doesn't make a debt go away.

~Dave Ramsey

Great talent stands in line to join your team because the culture becomes the stuff of legend.

~Dave Ramsey

We learned early on that if we help enough people, the money will come.

~Dave Ramsey

Being willing to delay pleasure for a greater result is a sign of maturity.

~Dave Ramsey

Goals are visions and dreams with work clothes on.

~Dave Ramsey

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

There's a great place to go when you're broke--to work!

~Dave Ramsey

You will only sacrifice when you passionately believe in the outcome.

~Dave Ramsey

Servant Leadership is the only #leadership that ultimately works.

~Dave Ramsey

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

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

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