

The Total Money Makeover

by Dave Ramsey

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

01 Finish the starter buffer

Build the first \$1,000 emergency fund in a separate savings bucket before launching the debt attack at full intensity.

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02 List every debt smallest to largest

Ignore interest rates for this step and make the next target emotionally obvious. The goal is quick visible momentum.

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03 Create a 90-day sacrifice list

Cancel, pause, sell, or downshift enough expenses to free up a meaningful monthly debt-attack number instead of a symbolic one.

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04 Roll each win forward

The moment one balance disappears, move its former minimum payment onto the next debt so the snowball grows automatically.

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05 Redirect intensity after debt

When consumer debt is gone, keep the same monthly force and send it into a fully funded emergency reserve before lifestyle inflation returns.