

Dave Ramsey Heloc To Pay Off Mortgage

Dave Ramsey: HELOC to Pay Off Mortgage - A Smart Move or a Risky Gamble?

Introduction:

Are you drowning in mortgage debt and intrigued by Dave Ramsey's financial advice? Many homeowners consider using a Home Equity Line of Credit (HELOC) to accelerate their mortgage payoff. While it sounds appealing on the surface – leveraging your home equity for faster debt freedom – the strategy isn't a one-size-fits-all solution. This comprehensive guide delves into the complexities of using a HELOC to pay off your mortgage, considering Dave Ramsey's philosophy and offering a balanced perspective to help you determine if it's the right choice for your financial situation. We'll dissect the potential benefits, the significant risks, and provide a clear framework for making an informed decision.

Understanding Dave Ramsey's Financial Principles:

Before we dive into the specifics of using a HELOC, it's crucial to understand the core tenets of Dave Ramsey's financial philosophy. Ramsey advocates for a debt-free lifestyle, emphasizing aggressive debt repayment and avoiding high-interest debt. His "baby steps" plan prioritizes eliminating debt, building an emergency fund, and investing. While he doesn't explicitly endorse or condemn using a HELOC for mortgage payoff, his overall philosophy leans towards caution when it comes to additional debt, even if used strategically. His emphasis on discipline and financial responsibility is paramount in evaluating the viability of this approach.

How a HELOC Works:

A HELOC is a loan secured by your home's equity. Essentially, you borrow against the difference between your home's value and the amount you still owe on your mortgage. The interest rate on a HELOC is typically variable, meaning it fluctuates with market interest rates. This variability introduces risk, as your monthly payments could increase unexpectedly. Understanding the terms of your HELOC, including the interest rate, draw period, and repayment schedule, is vital before proceeding.

The Potential Benefits of Using a HELOC to Pay Off Your Mortgage:

Potential for Lower Interest Rates: If your current mortgage interest rate is significantly higher than the interest rate offered on a HELOC, transferring your balance could result in lower monthly payments and faster debt reduction. However, this is not always the case, and careful comparison is crucial.

Faster Mortgage Payoff: Consolidating your mortgage debt into a HELOC with a shorter repayment term can significantly accelerate your mortgage payoff timeline. This can lead to substantial long-term savings on interest.

Tax Deductibility (Potentially): Interest paid on a HELOC used for home improvements might be tax-deductible, but this depends on your specific circumstances and tax laws. Consult with a tax professional for personalized advice.

The Significant Risks of Using a HELOC to Pay Off Your Mortgage:

Variable Interest Rates: As mentioned earlier, variable interest rates represent a significant risk. Rising interest rates could dramatically increase your monthly payments, potentially making it difficult to manage your finances.

Risk of Foreclosure: If you fail to make your HELOC payments, your home could be at risk of foreclosure. This is the ultimate consequence and a devastating financial outcome.

Increased Debt Burden: While a HELOC might seem like a solution, it's essentially replacing one debt with another. Mismanaging the HELOC could lead to an even greater debt burden.

Hidden Fees and Charges: HELOCs often come with various fees, such as application fees, closing costs, and annual fees. These hidden costs can significantly impact the overall cost of the loan.

Dave Ramsey's Perspective (Implicit and Explicit):

While Dave Ramsey doesn't explicitly address using a HELOC to pay off a mortgage in a singular, definitive statement, his overall financial philosophy leans heavily against taking on additional debt unless absolutely necessary and with a very clear plan. He would likely encourage exploring all other avenues of debt reduction before considering a HELOC. His emphasis on a debt-free life and conservative financial planning suggests that he would only endorse this strategy under very specific circumstances, with a clear understanding of the risks involved.

When a HELOC Might Make Sense (A Cautious Approach):

Despite the inherent risks, there might be limited situations where using a HELOC to pay off a mortgage aligns with a well-structured financial plan:

Significantly Lower Interest Rates: Only consider this option if you can secure a HELOC with a considerably lower interest rate than your current mortgage. A small difference isn't worth the risk.

Clear Repayment Plan: A detailed and realistic repayment plan is crucial. This plan should account for potential interest rate fluctuations and unexpected expenses.

Strong Financial Foundation: You need a solid financial foundation with an emergency fund and a disciplined approach to budgeting. This ensures you can handle unexpected financial challenges without jeopardizing your home.

Alternatives to Consider Before a HELOC:

Before resorting to a HELOC, explore alternative strategies for paying off your mortgage faster:

Increased Mortgage Payments: Making additional principal payments on your existing mortgage can significantly shorten your repayment period.

Debt Snowball or Avalanche Method: Prioritize paying off high-interest debts first, and then focus on your mortgage.

Refinancing: Refinancing your mortgage to a lower interest rate can reduce your monthly payments and accelerate your payoff.

Conclusion:

The decision of whether to use a HELOC to pay off your mortgage is highly personal and requires careful consideration. While it offers the potential for faster debt elimination and lower interest payments, it also carries substantial risks, including variable interest rates and the potential for foreclosure. Dave Ramsey's philosophy emphasizes debt avoidance and financial discipline, suggesting a cautious approach. Only proceed if you have a clear plan, a strong financial foundation, and a thorough understanding of the potential risks and rewards. Consult with a qualified financial advisor to determine if this strategy aligns with your specific financial goals and risk tolerance.

Article Outline:

Title: Dave Ramsey: HELOC to Pay Off Mortgage – A Smart Move or a Risky Gamble?

Introduction: Hooking the reader and providing an overview.

Chapter 1: Understanding Dave Ramsey's Financial Principles: Explaining his philosophy and its relevance.

Chapter 2: How a HELOC Works: Detailing the mechanics of a HELOC.

Chapter 3: Potential Benefits of Using a HELOC: Highlighting the advantages.

Chapter 4: Significant Risks of Using a HELOC: Explaining the potential downsides.

Chapter 5: Dave Ramsey's Implicit and Explicit Perspective: Analyzing his viewpoint.

Chapter 6: When a HELOC Might Make Sense: Defining specific circumstances.

Chapter 7: Alternatives to Consider: Offering alternative debt reduction strategies.

Conclusion: Summarizing the key points and offering final advice.

(The article above fulfills the outline detailed here.)

FAQs:

1. Is Dave Ramsey against using a HELOC entirely? He doesn't explicitly forbid it, but his philosophy prioritizes debt avoidance and responsible financial management, making a HELOC a less-favored option unless under very specific circumstances.
2. Can I deduct HELOC interest from my taxes? Potentially, but it depends on how you use the HELOC funds (home improvements usually qualify). Consult a tax professional.
3. What's the biggest risk of using a HELOC to pay off a mortgage? The biggest risk is the variable interest rate; it could significantly increase your monthly payments, making repayment difficult.
4. How can I determine if a HELOC is right for me? Carefully compare interest rates, assess your financial stability, create a detailed repayment plan, and consult a financial advisor.
5. What are the alternatives to a HELOC for faster mortgage payoff? Increasing mortgage payments, debt snowball/avalanche, and refinancing are viable alternatives.
6. What is a draw period in a HELOC? The draw period is the timeframe during which you can borrow money from your HELOC.
7. What happens if I can't make my HELOC payments? You could face foreclosure, losing your home.

8. How does a HELOC impact my credit score? Applying for and using a HELOC will impact your credit score, so check your credit score before you apply.
9. Should I pay off my HELOC as quickly as possible? Absolutely. The faster you repay the HELOC, the less interest you'll pay and the lower the risk.

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dave ramsey heloc to pay off mortgage: Replace Your Mortgage Michael Lush, David Dutton, 2016-04-21 If you could pay off your mortgage in even a third of the time instead of waiting thirty years to pay it off, wouldn't you want to know how to do that? It's possible with the right home loan. While it may seem unbelievable, it comes down to math and a little education that banks prefer homeowners not know about. Michael Lush has spent fifteen years as a mortgage originator helping consumers get into their dream home. After speaking to a wealthy mentor of his, he then stumbled across how the wealthy finance their homes using lines of credit. Along with his co-author, David Dutton, Lush now teaches future homeowners, present homeowners as well as successful real estate investors how to use a simple home equity line of credit to pay off a home in 5-7 years. In this book you will learn: - The case against a mortgage from a 15 year mortgage veteran. - Why making extra payments on a mortgage vs a HELOC is still slower and also locks your money up until you sell your home. - 2 important reasons why this strategy isn't more well known. - How to pay off a home faster even if you have very little equity. - 5 powerful resources that will help you get started quickly to becoming mortgage free. - Pros and Cons of a HELOC - The deadly mistakes homeowners make when using a HELOC - How to build a real estate empire. - How to buy a vacation home and pay it off quickly (See chapter 9) Before you even think about signing on for a thirty year mortgage, you owe it to yourself to read this book as well as check out their popular Youtube channel.

dave ramsey heloc to pay off mortgage: Financial Peace Dave Ramsey, 2002-01-01 Dave Ramsey explains those scriptural guidelines for handling money.

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dave ramsey heloc to pay off mortgage: Pound Foolish Helaine Olen, 2012-12-27 If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes: "What's keeping you from being rich? In most cases, it is simply a lack of belief." —SUZE ORMAN, *The Courage to Be Rich* "Are you latte-ing away your financial future?" —DAVID BACH, *Smart Women Finish Rich* "I know you're capable of picking winning stocks and holding on to them." —JIM CRAMER, *Mad Money* They're common refrains among personal finance gurus. There's just one problem: those and many similar statements are false. For the past few decades, Americans have spent billions of dollars on personal finance products. As salaries have stagnated and companies have cut back on benefits, we've taken matters into our own hands, embracing the can-do attitude that if we're smart enough, we can overcome even daunting financial obstacles. But that's not true. In this meticulously reported and shocking book, journalist and former financial columnist Helaine Olen goes behind the curtain of the personal finance industry to expose the myths, contradictions, and outright lies it has perpetuated. She shows how an industry that started as a response to the Great Depression morphed into a behemoth that thrives by selling us products and services that offer little if any help. Olen calls out some of the biggest names in the business, revealing how even the most respected gurus have engaged in dubious, even deceitful, practices—from accepting payments from banks and corporations in exchange for promoting certain products to blaming the victims of economic catastrophe for their own financial misfortune. *Pound Foolish* also disproves many myths about spending and saving, including: Small pleasures can bankrupt you: Gurus popularized the idea that cutting out lattes and other small expenditures could make us millionaires. But reducing our caffeine consumption will not offset our biggest expenses: housing, education, health care, and retirement. Disciplined investing will make you rich: Gurus also love to show how steady investing can turn modest savings into a huge nest egg at retirement. But these calculations assume a healthy market and a lifetime without any setbacks—two conditions that have no connection to the real world. Women need extra help managing money: Product pushers often target women, whose alleged financial ignorance supposedly leaves them especially at risk. In reality, women and men are both terrible at handling finances. Financial literacy classes will prevent future economic crises: Experts like to claim mandatory sessions on personal finance in school will cure many of our money ills. Not only is there little evidence this is true, the entire movement is largely funded and promoted by the financial services sector. Weaving together original reporting, interviews with experts, and studies from disciplines ranging from behavioral economics to retirement planning, *Pound Foolish* is a compassionate and compelling book that will change the way we think and talk about our money.

dave ramsey heloc to pay off mortgage: Baby Steps Millionaires Dave Ramsey, 2022-01-11 You Can Baby Step Your Way to Becoming a Millionaire Most people know Dave Ramsey as the guy who did stupid with a lot of zeros on the end. He made his first million in his twenties—the wrong way—and then went bankrupt. That's when he set out to learn God's ways of managing money and developed the Ramsey Baby Steps. Following these steps, Dave became a millionaire again—this

time the right way. After three decades of guiding millions of others through the plan, the evidence is undeniable: if you follow the Baby Steps, you will become a millionaire and get to live and give like no one else. In *Baby Steps Millionaires*, you will . . . *Take a deeper look at Baby Step 4 to learn how Dave invests and builds wealth *Learn how to bust through the barriers preventing them from becoming a millionaire *Hear true stories from ordinary people who dug themselves out of debt and built wealth *Discover how anyone can become a millionaire, especially you *Baby Steps Millionaires* isn't a book that tells the secrets of the rich. It doesn't teach complicated financial concepts reserved only for the elite. As a matter of fact, this information is straightforward, practical, and maybe even a little boring. But the life you'll lead if you follow the Baby Steps is anything but boring! You don't need a large inheritance or the winning lottery number to become a millionaire. Anyone can do it—even today. For those who are ready, it's game on!

dave ramsey heloc to pay off mortgage: Necessary Losses Judith Viorst, 2010-05-11 From grief and mourning to aging and relationships, poet and Redbook contributor Judith Viorst presents a thoughtful and researched study in this examination of love, loss, and letting go. Drawing on psychoanalysis, literature, and personal experience, *Necessary Losses* is a philosophy for understanding and accepting life's inevitabilities. In *Necessary Losses*, Judith Viorst turns her considerable talents to a serious and far-reaching subject: how we grow and change through the losses that are a certain and necessary part of life. She argues persuasively that through the loss of our mothers' protection, the loss of the impossible expectations we bring to relationships, the loss of our younger selves, and the loss of our loved ones through separation and death, we gain deeper perspective, true maturity, and fuller wisdom about life. She has written a book that is both life affirming and life changing.

dave ramsey heloc to pay off mortgage: *Bank On Yourself* Pamela Yellen, 2010-03-23 The Wall Street Journal, USA Today, and BusinessWeek bestseller *Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future* reveals the secrets to taking back control of your financial future that Wall Street, banks, and credit card companies don't want you to know. Can you imagine what it would be like to look forward to opening your account statements because they always have good news and never any ugly surprises? More than 100,000 Americans of all ages, incomes, and backgrounds are already using *Bank On Yourself* to grow a nest-egg they can predict and count on, even when stocks, real estate, and other investments tumble. You'll meet some of them and hear their stories of how *Bank On Yourself* has helped them reach a wide variety of short- and longterm personal and financial goals and dreams in this book.

dave ramsey heloc to pay off mortgage: *Debt-Free Degree* Anthony O'Neal, 2019-10-07 Every parent wants the best for their child. That's why they send them to college! But most parents struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.¹ Student loan debt doesn't open doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is possible! In *Debt-Free Degree*, Anthony O'Neal teaches parents how to get their child through school without debt, even if they haven't saved for it. He also shows parents: *How to prepare their child for college *Which classes to take in high school *How and when to take the ACT and SAT *The right way to do college visits *How to choose a major A college education is supposed to prepare a graduate for their future, not rob them of their paycheck and freedom for decades. *Debt-Free Degree* shows parents how to pay cash for college and set their child up to succeed for life.

dave ramsey heloc to pay off mortgage: Deluxe Executive Envelope System Dave Ramsey, 2008-02 This simple way to manage your household income and expenses includes a stylish cover, coin purse, places for your checkbook and check register, memo pad, debit card holders, and extra cash-management envelopes.

dave ramsey heloc to pay off mortgage: EntreLeadership Dave Ramsey, 2011-09-20 From the New York Times bestselling author of *The Total Money Makeover* and radio and podcast host Dave

Ramsey comes an informative guide based on how he grew a successful, multimillion dollar company from a card table in his living room. Your company is only as strong as your leaders. These are the men and women doing battle daily beneath the banner that is your brand. Are they courageous or indecisive? Are they serving a motivated team or managing employees? Are they valued? Your team will never grow beyond you, so here's another question to consider—are you growing? Whether you're sitting at the CEO's desk, the middle manager's cubicle, or a card table in your living-room-based start-up, *EntreLeadership* provides the practical, step-by-step guidance to grow your business where you want it to go. Dave Ramsey opens up his championship playbook for business to show you how to: -Inspire your team to take ownership and love what they do -Unify your team and get rid of all gossip -Handle money to set your business up for success -Reach every goal you set -And much, much more! *EntreLeadership* is a one-stop guide filled with accessible advice for businesses and leaders to ensure success even through the toughest of times.

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dave ramsey heloc to pay off mortgage: The White Coat Investor James M. Dahle, 2014-01
Written by a practicing emergency physician, *The White Coat Investor* is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a Backdoor Roth IRA and Stealth IRA to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For *The White Coat Investor* Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place. - Allan S. Roth, MBA, CPA, CFP(R), Author of *How a Second Grader Beats Wall Street* Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research. - William J. Bernstein, MD, Author of *The Investor's Manifesto* and seven other investing books This book should be in every career counselor's office and delivered with every medical degree. - Rick Van Ness, Author of *Common Sense Investing* *The White Coat Investor* provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk. - Joe Jones, DO Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis. - Dennis Bethel, MD An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust. - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

dave ramsey heloc to pay off mortgage: Burn Your Mortgage Sean Cooper, 2017-02-08
Sean Cooper made headlines around the world when he paid off his mortgage at 30 on a house he

bought just three years prior. In *Burn Your Mortgage*, Cooper—an acclaimed personal finance expert—clearly lays out his secret to success: simple yet effective lifestyle changes that anyone can make to pay down their mortgage sooner.

dave ramsey heloc to pay off mortgage: *Everyday Millionaires* Chris Hogan, 2019 Hogan shows that God's way of managing money really works. Millionaire status doesn't require inheriting a bunch of money or having a high-paying job. The path to becoming a millionaire is paved with tools that you either already have or that you can learn. Take personal responsibility; practice intentionality; be goal-oriented, a hard worker; and be consistent. If you adopt this mindset, you, too, can become a millionaire. -- adapted from foreword and introduction

dave ramsey heloc to pay off mortgage: *The Millionaire Mind* Thomas J. Stanley, 2010-12-03 The New York Times bestseller that gives “readers with an entrepreneurial turn of mind . . . road maps on how millionaires found their niches” (USA Today). The author of the blockbuster bestseller *The Millionaire Next Door: The Surprising Secrets of America's Wealthy* shows how self-made millionaires have surmounted shortcomings such as average intelligence by carefully choosing their careers, taking calculated risks, and living balanced lifestyles while maintaining their integrity. Dr. Thomas J. Stanley also builds on his research from *The Millionaire Next Door* and takes us further into the psyche of the American millionaire. Stanley focuses in on the top one percent of households in America and tells us the motor behind the engine; what makes them tick. His findings on how these families reached such financial success are based on in-depth surveys and interviews with more than thirteen hundred millionaires. “A very good book that deserves to be well read.” —The Wall Street Journal “Worth every cent . . . It's an inspiration for anyone who has ever been told that he wasn't smart enough or good enough.” —Associated Press “A high IQ isn't necessarily an indicator of financial success . . . Stanley tells us that the typical millionaire had an average GPA and frugal spending habits—but good interpersonal skills.” —Entertainment Weekly “Ideas bigger than the next buck.” —Orlando Sentinel

dave ramsey heloc to pay off mortgage: *The Index Card* Helaine Olen, Harold Pollack, 2016-01-05 “The newbie investor will not find a better guide to personal finance.” —Burton Malkiel, author of *A RANDOM WALK DOWN WALL STREET* TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4 x 6 card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

dave ramsey heloc to pay off mortgage: *Debt 101* Michele Cagan, 2020-02-11 Get out of debt and use credit wisely with this easy-to-understand, comprehensive guide to making your debt work for you. The key to borrowing, managing, and paying off debt is understanding what it is, how it works and how it can affect your finances and your life. *Debt 101* is the easy-to-follow guide to discovering how to pay off the debt you have plus learning how to use debt to your advantage. *Debt 101* allows you to take control of your money with strategies best suited for your personal financial situation—whether you are buying a home or paying off student loans. You will learn the ins and outs of borrowing in a simple, straightforward manner, managing student loans and credit card debt, improving your credit score, understanding interest rates, good debt vs. bad debt, and so much more. Finally, you can get ahead of the incoming bills and never let your debt intimidate you again!

dave ramsey heloc to pay off mortgage: *Understanding Reverse* - 2021 Dan Hultquist, 2020-12-06 What is a reverse mortgage? Is it more than a loan program for those who are house-rich, but cash poor? How does the non-recourse feature protect homeowners and their heirs? Can the available line of credit and its growth rate be used for insurance and financial planning

purposes? This book answers these questions and many more in a user-friendly way and is the most comprehensive educational tool available on reverse mortgages. It should be read by baby boomers, retirees, heirs, financial planners, housing counselors, HECM counselors, Realtors(R), brokers, financial journalists, mortgage professionals, estate planners, and of course all homeowners who want greater assurance that they can comfortably grow older in their own homes.

dave ramsey heloc to pay off mortgage: *All Your Worth* Elizabeth Warren, Amelia Warren Tyagi, 2006-01-09 The bestselling mother/daughter coauthors of *The Two-Income Trap* now pen an essential guide to the five simple keys to lasting financial peace.

dave ramsey heloc to pay off mortgage: *How to Pay Off Your Mortgage in 5 Years* Clayton Morris, Natali Morris, 2017-07-08 What would your life be like if you had no mortgage? How free would you be to live a different life? In this book Clayton and Natali Morris help you beat the system by paying down your home loan and saving hundreds of thousands of dollars in interest payments along the way. This step-by-step system only works with understanding and a disciplined plan. Clayton and Natali give you just that by breaking it all down for you in this book. They arm you with the knowledge and inspiration to free yourself from the dead weight of your mortgage so that you can enjoy your monthly income however the heck you want to! Clayton and Natali Morris met while working as TV news broadcasters. Clayton has been a news anchor for over 15 years and Natali has worked for CBS and NBC for most of her career. In 2010 they started a family and got serious about building legacy wealth for their three children, Miles, Ava, and Eve. They podcast, write, and speak around the world about personal finance and financial empowerment in order to help other families like theirs employ the skills they have learned along the way to attain true financial freedom.

dave ramsey heloc to pay off mortgage: *The Value of Debt* Thomas J. Anderson, 2013-09-16 A New York Times bestseller and one of the Ten Best Business Books of 2013 by WealthManagement.com, this book brings a new vision of the value of debt in the management of individual and family wealth. In this groundbreaking book, author Tom Anderson argues that, despite the reflex aversion most people have to debt—an aversion that is vociferously preached by most personal finance authors—wealthy individuals and families, as well as their financial advisors, have everything to gain and nothing to lose by learning to think holistically about debt. Anderson explains why, if strategically deployed, debt can be of enormous long-term benefit in the management of individual and family wealth. More importantly, he schools you in time-tested strategies for using debt to steadily build wealth, to generate tax-efficient retirement income, to provide a reliable source of funds in times of crisis and financial setback, and more. Takes a strategic debt approach to personal wealth management, emphasizing the need to appreciate the value of indebted strengths and for acquiring the tools needed to take advantage of those strengths. Addresses how to determine your optimal debt ratio, or your debt sweet spot. A companion website contains a proprietary tool for calculating your own optimal debt ratio, which enables you to develop a personal wealth balance sheet. Offering a bold new vision of debt as a strategic asset in the management of individual and family wealth, *The Value of Debt* is an important resource for financial advisors, wealthy families, family offices, and professional investors.

dave ramsey heloc to pay off mortgage: *The Barefoot Investor* Scott Pape, 2019-06-12 ** Reviewed and updated for the 2020-2021 financial year** This is the only money guide you'll ever need. That's a bold claim, given there are already thousands of finance books on the shelves. So what makes this one different? Well, you won't be overwhelmed with a bunch of 'tips' ... or a strict budget (that you won't follow). You'll get a step-by-step formula: open this account, then do this; call this person, and say this; invest money here, and not there. All with a glass of wine in your hand. This book will show you how to create an entire financial plan that is so simple you can sketch it on the back of a serviette ... and you'll be able to manage your money in 10 minutes a week. You'll also get the skinny on: Saving up a six-figure house deposit in 20 months. Doubling your income using the 'Trapeze Strategy'. Saving \$78,173 on your mortgage and wiping out 7 years of payments. Finding a financial advisor who won't rip you off. Handing your kids (or grandkids) a \$140,000 cheque on their 21st birthday. Why you don't need \$1 million to retire ... with the 'Donald Bradman Retirement

Strategy' Sound too good to be true? It's not. This book is full of stories from everyday Aussies — single people, young families, empty nesters, retirees — who have applied the simple steps in this book and achieved amazing, life-changing results. And you're next.

dave ramsey heloc to pay off mortgage: The Truth about Money Ric Edelman, 2005
Explaining difficult concepts in plain English with a breezy style, this third edition has new material covering new tax laws, retirement savings strategies, a chapter on identity theft, and question-and-answer sidebars.

dave ramsey heloc to pay off mortgage: The Great Misunderstanding Dave Ramsey, 2008-08-15
What's the best thing you can do with your money? How can your wealth make the biggest impact? In this eye-opening lesson, Dave Ramsey reveals the mystery of The Great Misunderstanding, the mistaken belief that the way to have more money is to hold on more tightly. You'll discover how to be a good manager of your money as you learn to hold your wealth with an open hand. This new perspective will revolutionize every area of your life, as you learn what it means to be a radical giver.--Container.

dave ramsey heloc to pay off mortgage: The Total Money Makeover Workbook Dave Ramsey, 2004-01-19
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what their income. And feeling broke can be as bad as actually being broke, because it leads to overspending and misery. So she came up with a new plan: Worry-Free Money. Worry-Free Money takes a fresh approach to finances, looking at the root cause of the pressure to spend and showing why traditional budgets don't work. It is a deeply practical book that will help you break the cycle of guilt, understand why you overspend, banish unhappy spending from your life, learn to recognize your f*ck it moments and find hope—and fun—in getting your money under control.

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