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# Deluxe Executive Envelope System: Dave Ramsey's Financial Peace University



## Synopsis

This simple way to manage your household income and expenses includes a stylish cover, places for your checkbook and check register, memo pad, debit card holders, extra cash-management envelopes and a PDF guide to the envelope system.

## Book Information

Series: Dave Ramsey's Financial Peace University

Imitation Leather: 50 pages

Publisher: Ramsey Press; Unbnd edition (February 1, 2008)

Language: English

ISBN-10: 1934629324

ISBN-13: 978-1934629321

Product Dimensions: 5 x 1.3 x 7.3 inches

Shipping Weight: 4 ounces (View shipping rates and policies)

Average Customer Review: 4.2 out of 5 stars 394 customer reviews

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## Customer Reviews

Love the fact that it's got everything in one place! Checkbook, envelopes, place to write notes, a pen :) and places for my debit cards and my change! --daveramsey.com My first review of a product ever!!! Always tried to do budgets on paper or on the computer and never stuck with it! This is so easy and we are seeing our savings grow quick! Love it! --daveramsey.com

Dave Ramsey is America's trusted voice on money and business. He's authored five New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership and Smart Money Smart Kids. And check out his new products: Financial Peace Junior and Junior's Adventures Storytime Book Set! "The Dave Ramsey Show" is heard by more than 12 million listeners each week on more than 575 radio stations, "The Dave Ramsey Show" channel on iHeartRadio, and a 24-hour online streaming video channel. Ramsey Solutions offers a suite of products and services to help people get control of their finances and other aspects of their lives. Follow Ramsey on Twitter at @DaveRamsey and on the web at daveramsey.com.

First off, get the app Every Dollar to get your budget in place. You can access the site online (google it) and create your budget there and it will also be in your phone. It's super easy and you can track everything on your computer or phone. No excuses! :-)

This executive envelopes are to hold everything once you've made a budget, and the app and online version from Dave is pretty awesome and it's free. This trifold is something you do not want to carry around all the time because, to state the obvious, it holds all your cash. It has 8 envelopes that are spiral bound and 4 loose ones. It also has a coin pouch and a pad of paper and pen. The binding itself is really nice. I wish the envelopes were a little bigger unless I get hundred dollar bills instead of twenties for my grocery budget. Also the lines are super small to write on. Overall, it will help.

I have been doing the Envelope System for a while now but haven't had the official Ramsey system. I have been using plain mailing envelopes. I love how it is all written out for you and you can know exactly what to do. We have saved so much money using this system. I would recommend it to everyone wanting to get out of debt and save money.

Honestly I was expecting a bit more. I'd suggest just using envelopes and a notepad if you're following the system. You'll save a few more dollars especially as you can get those at a dollar store. I did need a new billfold so I don't feel jipped and it's black and cute.

The paper envelopes are flimsy and fall apart after a week. It's cheaply made.

Good product, but the cash system can be taxing at times. I found it simpler to open extra checking accounts (for gas & groceries) and just do cash when needed. The wallet itself is a great quality though.

Way too big. You will need a backpack instead of a purse to carry this wallet

I have taken the Dave Ramsey Financial Peace course before, and became very interested in using the cash system. I had tried using regular letter envelopes, but that did not work well as I was continually losing the change and not tracking all purchases. I purchased this cash system set, and I am so happy I did. There is plenty of room for all of my needed cash categories. Inside the leather notebook you receive cash envelopes + extras, a notepad, change pouch, and pen. The envelopes give a place to track the cash. Considering everything you get it is a bit bulky, and will not fit inside a

pocket or small purse. The system is easy to use once you get it down.

It's not big enough for all my cards, receipts, and stuff, and the tab closure is a pain. I do like the envelopes and I use them in another "wallet" solution that I found.

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