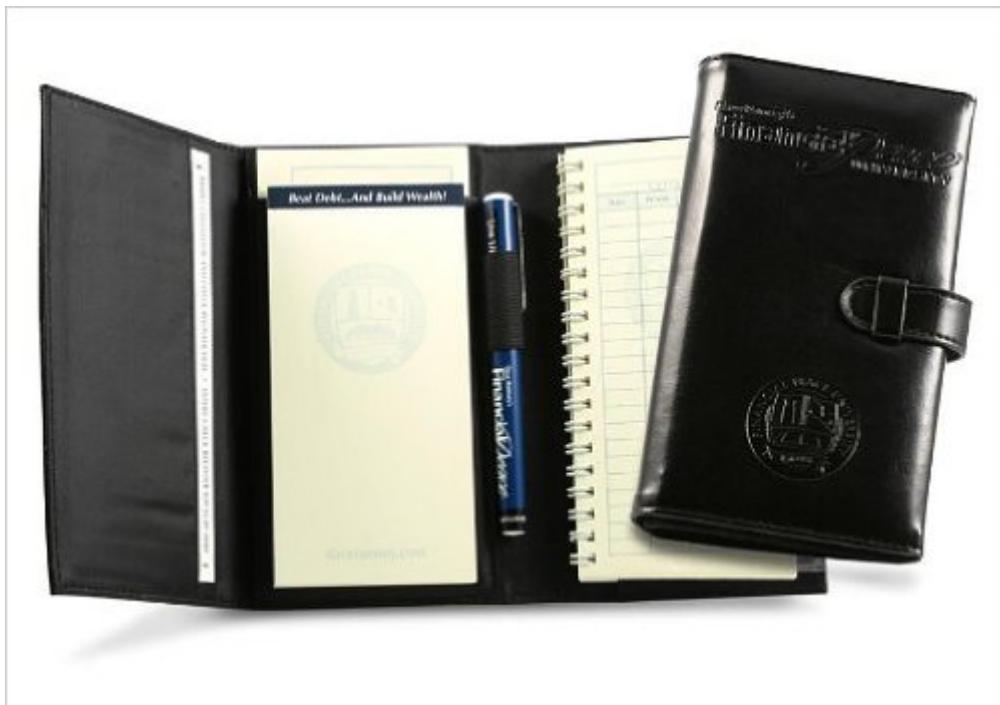


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# Deluxe Executive Envelope System (Dave Ramsey's Financial Peace University)



## Synopsis

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

## Book Information

Series: Dave Ramsey's Financial Peace University

Imitation Leather

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

Language: English

ISBN-10: 1934629324

ISBN-13: 978-1934629321

Product Dimensions: 7.3 x 5 x 1.3 inches

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

Average Customer Review: 4.2 out of 5 starsÂ  See all reviewsÂ (351 customer reviews)

Best Sellers Rank: #2,663 in Books (See Top 100 in Books) #2 inÂ Books > Education & Teaching > Schools & Teaching > Funding #16 inÂ Books > Business & Money > Personal Finance > Budgeting & Money Management

## Customer Reviews

I have found that using Dave's envelope system has greatly helped control my spending habits. I had been using the basic envelope system, but the deluxe 'system' is much better. I no longer have to carry my wallet/check book AND my 'system' in my purse. I like the fact that there are a few loose envelopes included because I can put my husbands gas money for two weeks in one of the loose envelopes and he can toss it in the glove box of his truck and have it on hand when needed. I also put his 'blow' money in one of the loose envelopes as well. At first I was concerned about having so much cash on hand, but I have found that I am much more careful with my purse than I had been in the past. The quality of the product is acceptable although I think a good leather would have been a more durable choice of materials for the cover...maybe they were just thinking of the 'vegan' crowd;-) I would recommend this product to anyone who is currently using the Financial Peace system or considering it.

I bought the envelope system in hopes to track my spending. I am doing much better today in not spending money left and right since I write down everything I spend. It keeps me honest as well. I

am doing a good job of not borrowing from other envelopes. The only drawback I see in this is when I go to Wal-Mart I often buy things that come from two or more of my envelopes. What I do is make a purchase for each envelope, separating the items I am purchasing by envelope. Overall I highly recommend this product to anyone out there who is struggling with overspending. I have really cut back on my little spending. That is where my paycheck was really disappearing to. I would eat out often at fast food restaurants. I would also spend a couple dollars here and there at gas stations and other stores. Today I am more disciplined with my spending and it is all thanks to this Deluxe Executive Envelope System.

I got mine free with another deal where I got Dave Ramsey's Total Money Makeover Book. There are 6 envelopes attached to the book itself. There are another 4 that are loose. It comes with a pen, a note pad, a clear plastic sleeve for coins, 5 slots for debit cards and a place for your checkbook. I like how it forces you to organize yourself. I keep my checkbook and cash in it. However, it's very bulky. I don't actually carry it around with me, I don't like the idea of carrying that much cash around. I just take out what I need each day. It would probably work best for someone who carries a purse or briefcase. It's a nice thing to have, but I probably would not have purchased it on its own. You could probably build your own by getting an organizer from any place that sells school supplies.

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.

After reading Total Money Makeover this was the logical next step, and I love it. I was able to slide my checkbook in it and it has a place for my Debit and ATM card. There are 10 envelopes total and 4 of them are loose, I would have rather had them all in the book part and none loose. Using envelopes is not a new idea but Dave Ramsey gets you excited about it. I have always used cash but this system helped simplify the way I do it, now I don't have to try to track it all in my head.

I wanted to start using an envelope budgeting system, but was trying to decide between this and the online mvelopes system. Mvelopes looked great, but charges a monthly fee that really adds up over time. This is far more cost effective! And I suspect it's a better way to change behavior because you can actually see the dollar bills as you spend them - or don't spend them. I never noticed the materials being cheap - but I'm pretty practical so the function is more important than the look. For what I paid, I can afford to buy a new one in a year if I need to! I was very nervous about using cash. But this system makes it easy. Before, I would systematically run out of money 5 or 6 days before payday. But since starting this system a few months ago, I have built up a cushion of several hundred dollars in my checking account, made extra payments to my credit cards, and seldom overspend in any category. There were more than enough envelopes for me - I don't pull out cash for every single budget category. Only those that are discretionary. But you can always order extra envelopes if you need them. I can't wait to see where I am after a year of using this system.

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