

## Dave Ramsey Chapter 2 Review

Get out of debt and stay out with the help of Dave Ramsey, the financial expert who has helped millions of Americans control their money. The Financial Peace Planner may be the most valuable purchase you ever make. Dave Ramsey's practical regimen, based on his own personal experience with debt, offers hard-won advice and much needed hope to people who find themselves in serious debt and desperate for a way out. This book comes in a workbook format, allowing you to frequently monitor your progress and, most importantly, to face your situation honestly. Loaded with inspirational insights that come from personal experience, this set of books will be life changing for any debt-ridden readers. You'll find help on how to:

- Assess the urgency of your situation
- Understand where your money's going
- Create a realistic budget
- Dump your debt
- Clean up your credit rating

With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices. Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers *Financial Peace* and *More than Enough*, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right—financially, emotionally, and spiritually. In this new edition of *Financial Peace*, Ramsey has updated his tactics and philosophy to show even more readers:

- how to get out of debt and stay out
- the KISS rule of investing—"Keep It Simple, Stupid"
- how to use the principle of contentment to guide financial decision making
- how the flow of money can revolutionize relationships

With practical and easy to follow methods and personal anecdotes, *Financial Peace* is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

**Discover BIM: A better way to build better buildings** Building Information Modeling (BIM) offers a novel approach to design, construction, and facility management in which a digital representation of the building product and process is used to facilitate the exchange and interoperability of information in digital format. BIM is beginning to change the way buildings look, the way they function, and the ways in which they are designed and built. The *BIM Handbook, Third Edition* provides an in-depth understanding of BIM technologies, the business and organizational issues associated with its implementation, and the profound advantages that effective use of BIM can provide to all members of a project team. Updates to this edition include:

- Information on the ways in which professionals should use BIM to gain maximum value
- New topics such as collaborative working, national and major construction clients, BIM standards and guides
- A discussion on how various professional roles have expanded through the widespread use and the new avenues of BIM practices and services
- A wealth of new case studies that clearly illustrate exactly how BIM is applied in a wide variety of conditions

Painting a colorful and thorough picture of the state of the art in building information modeling, the *BIM Handbook, Third Edition* guides readers to successful implementations, helping them to avoid needless frustration and costs and take full advantage of this paradigm-shifting approach to construct better buildings that consume fewer materials and require less time, labor, and capital resources.

*Baye's Managerial Economics and Business Strategy* is one of the best-selling managerial economics textbooks. It is the first textbook to blend tools from intermediate microeconomics, game theory, and industrial organization for a managerial economics text. Baye is known for its balanced coverage of traditional and modern topics, and the fourth edition continues to offer the diverse managerial economics marketplace a flexible and up-to-date textbook. Baye offers coverage of frontier research in his new chapter on advanced topics. The Fourth Edition also offers completely new problem material, data, and much more.

**Financial Peace Junior**

**Solutions Manual**

**Why Personal Finance Doesn't Have to Be Complicated**

**Baby Steps Millionaires**

**It's Not an Age. It's a Financial Number.**

**A Powerful One-Step Plan to Live and Finish Rich**

**Advances in Applied Sport Psychology**

*In Smart Money Smart Kids*, Financial expert and best-selling author Dave Ramsey and his daughter Rachel Cruze equip parents to teach their children how to win with money. Starting with the basics like working, spending, saving, and giving, and moving into more challenging issues like avoiding debt for life, paying cash for college, and battling discontentment, Dave and Rachel present a no-nonsense, common-sense approach for changing your family tree.

*Financial Peace Junior is designed to help you teach your kids about money. It's packed with tools, resources and step-by-step instructions for parents. What can be intimidating is made ultra-easy. There are ideas for activities and age-appropriate chores, and you'll have all the tools you need to make learning about money a part of your daily life. Your kids will love the exciting games and toys. The lessons of working, giving, saving and spending are brought to life through fun stories in the activity book, and kids will love tracking their progress on the dry-erase boards! Financial Peace Junior doesn't just give you the tools to teach your kids to win with money--it shows you how.*

*There is a movement of women stepping into their God-given gifts to make money doing what they love. If you're ready to join them, this is your handbook that will take the ideas in your head and the dream in your heart and turn them into action. \*Help you create a step-by-step, customized plan to start and grow your business. \*Show you how to manage your time so you can have a business- and life- that you love. \*Explain overwhelming business stuff like pricing, taxes, and budgeting in simple terms. \*Teach you how to use marketing to reach the right people in the right way.*

*\*\* 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.*

*The Financial Peace Planner*

*A Radical View of Biblical Wealth and Generosity*

*How Ordinary People Built Extraordinary Wealth--and How You Can Too*

*Adult Reconstruction and Arthroplasty*

*How to Get to the 0% Tax Bracket and Transform Your Retirement*

*Raising the Next Generation to Win with Money*

*A Step-by-Step Guide to Restoring Your Family's Financial Health*

Prepared by Bruce Swensen of Adelphi University, this resource contains solutions to the end-of-chapter problems for easy reference.

Teaches you how to save money, invest, and build wealth; write and follow a budget; live debt free and attend college without student loans ; set and achieve personal and career goals ; become a wise consumer ; evaluate employee benefits ; describe different kinds of insurance and know what's best for you ; communicate with others about money ; identify types of taxes and how they affect your income ; give to others of your money, time and talents ; make informed and responsible financial decisions.

"Bibliography found online at [tonyrobbins.com/masterthegame](http://tonyrobbins.com/masterthegame)"--Page [643].

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

A Novel

BIM Handbook

How One Family Conquered Their Money Monster and Found an Inspired Happily Ever After

Their Eyes Were Watching God

The Money Answer Book

Relating With Money

The Handbook of Financial Peace University

New York Times Book Review: Editor's Choice Philadelphia Inquirer: Best Book of the Month World Literature Today: Notable Translation of the Year CrimeReads: Best International Crime Novel of the Year Ms. Magazine: Most Anticipated Book of the Year Washington Independent Review of Books: Favorite Book of the Year Parasite m

Good Son in this piercing psychological portrait of three women haunted by a brutal, unsolved crime. In the summer of 2002, when Korea is abuzz over hosting the FIFA World Cup, an eighteen-year-old Kim Hae-on is killed in what becomes known as the High School Beauty Murder. Two suspects quickly emerge: rich kid Shin Jeongjun, whose car Hae-on was seen in, and delivery boy Han Manu, who witnessed her there just a few hours before her death. But when Jeongjun's alibi checks out, and no evidence can be pinned on Han, the case goes cold. Seventeen years pass without any resolution for those close to Hae-on, and the grief and uncertainty take a cruel toll on her younger sister, Da-on, in an effort to move on with her life, Da-on tries in her own twisted way to recover some of what she's lost, ultimately setting out to find the truth of what happened. Shifting between the perspectives of Da-on and two of Hae-on's classmates struck in different ways by her otherworldly beauty, Lemon ostensibly takes the shape of a crime novel. But identifying the perpetrator is not the main objective here: Kwon Yeo-sun uses this well-worn form to craft a searing, timely exploration of privilege, jealousy, trauma, and how we live with the sins we have endured and inflicted in turn.

"This is the official handbook for Financial Peace University. If you are following Dave's teaching, you already know what is in this book. But if you're new to Dave this is for you."--Publisher's website.

This textbook introduces students to the fundamental workings of business and finance in the global economy. It brings clarity and focus to the complexities of the financial system and demonstrates the key linkages between the foreign exchange markets and world money markets. Core topics examined include: corporate aspects of international finance attention given to contractual and operational hedging techniques the mechanics of the foreign exchange markets the building blocks of international finance the optimal international setting. Michael Connolly also provides up-to-date statistics from across the globe, relevant international case studies, problem sets and solutions and links to a PowerPoint presentation. International Business Finance is an engaging and stimulating text for students in undergraduate and MBA courses in international finance and a valuable resource for lecturers.

A simple, straight-forward game plan for completely making over your money habits! Best-selling author and radio host Dave Ramsey is your personal coach in this info-packed interactive companion to the highly successful New York Times bestseller *The Total Money Makeover*. With inspiring real-life stories and thought-provoking questionnaire, this workbook will help you achieve financial fitness as you daily work out those newly defined money muscles. Ramsey will motivate you to immediate action, so you can: Build an emergency fund (believe me, you're going to need it) Pay off your home mortgage?it is possible. Prepare for college funding (your kids will love you for it) Maximize your income by investing so you can live your golden years in financial peace Build wealth like crazy! With incentive exercises that really do exercise your spending and saving habits, Ramsey gets your mind and your money working to make your life free of fiscal stress and strain. It's a no-nonsense plan that will not only make over your money habits, but it will transform your life.

The Index Card

Essentials of Investments

Financial Peace Revisited

Business Boutique

The Money Book for the Young, Fabulous & Broke

Dave Ramsey's Complete Guide to Money

*This volume in the Core Knowledge in Orthopaedics Series equips you with the key concepts and clinical skills needed to excel in the subspecialty of adult reconstruction and arthroplasty. Inside you'll find concise, clinically focused coverage of the surgical techniques you need to know to obtain optimal patient management outcomes, along with relevant anatomy, biomechanics, limb salvage techniques, imaging, arthroscopy, and more. It's a perfect resource for training...board certification or recertification review...or everyday clinical reference! Apply the guidance in a logical fashion with coverage that progresses from describing commonly seen clinical problems to reviewing less frequently encountered conditions. Follow the most appropriate surgical management approaches. Assimilate the information easily through bulleted text, crisp artwork, clinical charts, tables, algorithms, and annotated key references.*

*If you're looking for practical information to answer all your "How?" "What?" and "Why?" questions about money, this book is for you. Dave Ramsey's Complete Guide to Money covers the A to Z of Dave's money teaching, including how to budget, save, dump debt, and invest. You'll also learn all about insurance, mortgage options, marketing, bargain hunting and the most important element of all—giving. This is the handbook of Financial Peace University. If you've already been through Dave's nine-week class, you won't find much new information in this book. This book collects a lot of what he's been teaching in FPU classes for 20 years, so if you've been through class, you've already heard it! It also covers the Baby Steps Dave wrote about in *The Total Money Makeover*, and trust us—the Baby Steps haven't changed a bit. So if you've already memorized everything Dave's ever said about money, you probably don't need this book. But if you're new to this stuff or just want the all-in-one resource for your bookshelf, this is it!*

*Advances in Applied Sport Psychology* aims to bridge the gap between research and practice in contemporary sport psychology. Now available in paperback, the book draws together reviews of cutting edge research in key areas of applied sport psychology, assesses the implications of this research for current practice, and explores future avenues of research within each thematic area. This book surveys the scientific literature underpinning the most important skills and techniques employed in contemporary sport psychology, examining key topics such as: imagery goal setting self-talk stress management team building efficacy management attention control emotion regulation mental toughness. Representing the most up-to-date review of current scientific research, theory and practice in sport psychology, this book is a vital resource for all advanced students, researchers and practitioners working with athletes and sports performers.

Dave Ramsey explains those scriptural guidelines for handling money.

*MONEY Master the Game*

*A Guide to Building Information Modeling for Owners, Designers, Engineers, Contractors, and Facility Managers*

*The Only Money Guide You'll Ever Need*

*The Automatic Millionaire: Canadian Edition*

*Smart Money Smart Kids*

*Foundations in Personal... (College Edition )*

*The Legacy Journey*

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

When you hear the word retirement, you probably don't imagine yourself scrambling to pay your bills in your golden years. But for too many Americans, that's the fate that awaits unless they take steps now to plan for the future. Whether you're twenty five and starting your first job or fifty five and watching the career clock start to wind down, today is the day to get serious about your retirement. In *Retire Inspired*, Chris Hogan teaches that retirement isn't an age; it's a financial number an amount you need to live the life in retirement that you've always dreamed of. With clear investing concepts and strategies, Chris will educate and empower you to make your own investing decisions, set reasonable expectations for your spouse and family, and build a dream team of experts to get you there. You don't have to retire broke, stressed, and working long after you want to. You can retire inspired!

The market leading undergraduate investments textbook, *Essentials of Investments*, 8e by Bodie, Kane and Marcus, emphasizes asset allocation while presenting the practical applications of investment theory. The authors have eliminated unnecessary mathematical detail and concentrate on the intuition and insights that will be useful to practitioners throughout their careers as new ideas and challenges emerge from the financial marketplace. The eighth edition has been fully updated to reflect the recent financial crisis and includes a new chapter on Hedge Funds.

*Their Eyes Were Watching God* is a 1937 novel by African-American writer Zora Neale Hurston. It is considered a classic of the Harlem Renaissance of the 1920s, and it is likely Hurston's best known work.

*Principles of Macroeconomics*

*The Total Money Makeover*

*The Barefoot Investor*

*A Review*

*Managerial Economics and Business Strategy*

*Slaying the Debt Dragon*

*Retire Inspired*

***In Love Your Life, Not Theirs, Rachel Cruze shines a spotlight on the most damaging money habit we have: comparing ourselves to others. Then she unpacks seven essential money habits for living the life we really want--a life in line with our values, where we can afford the things we want to buy without being buried under debt, stress, and worry. The Joneses are broke. Life looks good, but hidden beneath that glossy exterior are credit card bills, student loans, car payments, and an out-of-control mortgage. Their money situation is a mess, and they're trying to live a life they simply can't afford. So why exactly do we try so hard to keep up with the Joneses? Are we really living the lives we want, or are we chasing someone else's dream, just trying to keep up appearances on social media, at church, and in our community? Why are we letting other people set the pace for our own family's finances? In Love Your Life, Not Theirs, Rachel shows you how to buy and do the things that are important to you--the right way. That starts by choosing to quit the comparisons, reframing the way you think about money, and developing new habits like avoiding debt, living on a plan, watching your spending, saving for the future, having healthy conversations about money, and giving. These habits work, and Rachel is living proof. Now, she wants to empower you to live the life you've always dreamed of without creating the debt, stress, and worry that are all too often part of the deal. Social media isn't real life, and trying to keep up with the Joneses will never get you anywhere. It's time to live--and love--your life, not theirs. "I've never read a book about money that takes this approach--and that's a good thing! Comparison has a way of weaving itself throughout all aspects of our lives, including our money. In Love Your Life, Not Theirs, Rachel Cruze outlines the seven money habits that really***

**matter--and they have nothing to do with keeping up with the Joneses!" Candace Cameron-Bure Actress, author, and co-host of The View "Love Your Life, Not Theirs is full of the kind of practical, straightforward advice we've come to expect from Rachel Cruze. She offers guidance on paying down debt, smart saving, and the right way to talk to your spouse about money. These indispensable tips can help with day-to-day spending decisions and put you on a path to establishing healthy financial habits." Susan Spencer Editor-in-Chief for Woman's Day "Cruze's self-deprecating and honest voice is a great resource for anyone wanting to take charge of their money. With humor and approachability, she helps her readers set themselves up for success and happiness, no matter what current financial state they may be in." Kimberly Williams-Paisley New York Times best-selling author of Where the Light Gets In "In today's world of social media, the temptation to play the comparison game is stronger than ever. Love Your Life, Not Theirs is the perfect reminder that, when it comes to money, comparison is a game you can't win. A terrific--and much needed--read." Jean Chatzky Financial Editor, NBC TODAY and Host of HerMoney with Jean Chatzky Podcast**

**Keeping your financial house in order is more important than ever. But how do you deal with expenses, debt, taxes, and retirement without getting overwhelmed? This book points the way. It's filled with the kind of practical guidance and sound insights that makes J.D. Roth's GetRichSlowly.org a critically acclaimed source of personal-finance advice. You won't find any get-rich-quick schemes here, just sensible advice for getting the most from your money. Even if you have perfect credit and no debt, you'll learn ways to make your rosy financial situation even better. Get the info you need to make sensible decisions on saving, spending, and investing Learn the best ways to set and achieve financial goals Set up a realistic budget framework and learn how to track expenses Discover proven methods to help you eliminate debt Understand how to use credit wisely Win big by making smart decisions on your home and other big-ticket items Learn how to get the most from your investments by avoiding rash decisions Decide how -- and how much -- to save for retirement**

**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! Baby Steps Millionaires How Ordinary People Built Extraordinary Wealth--and How You Can Too Ramsey Press**

**The Total Money Makeover Workbook**

**A Proven Plan for Financial Fitness**

**Your Money: The Missing Manual**

**A Woman's Guide for Making Money Doing What She Loves**

**Financial Peace**

**Everyday Millionaires**

**Lemon**

*Addresses personal finance issues that are of relevance to today's world of high debt and disproportionate lifestyles, addressing such topics as credit cards, student loans, credit scores, insurance, and mortgages.*

*How to Ruin Your Life is a powerful self-help tool in the form of a work of humor. It is sardonic advice, presented with tongue in cheek, explaining how people can "ruin" their lives. The essays cover topics such as "Convince Yourself That You're All That Matters," "Think the Worst of Everyone," "Pour Salt on Those Wounds," and "You Can Change People." Seriously, though, to anyone who reads this book, it is an earnest warning about falling into traps of self-destructive behavior that can ruin any man or woman's life. More than that, it comprises 35 steps that - if read and understood - provide a road map to making life work in the most effective way possible. It is humor and self-help all in one, delivered by Ben Stein, a man who has witnessed more than his share of people who did ruin their lives - as well as those whose lives have been wildly successful.*

*OVER 250,000 COPIES IN PRINT, WITH A NEW CHAPTER ON THE 2018 TAX CUTS. There's a massive freight train bearing down on the average American investor, and it's coming in the form of higher taxes. The United States Government has made trillions of dollars in unfunded promises for programs like Social Security and Medicare—and the only way to deliver on these promises is to raise taxes. Some experts have even suggested that tax rates will need to double, just to keep our country solvent. Unfortunately, if you're like most Americans, you've saved the majority of your retirement assets in tax-deferred vehicles like 401(k)s and IRAs. If tax rates go up, how much of your hard-earned money will you really get to keep? In The Power of Zero, McKnight provides a concise, step-by-step roadmap on how to get to the 0% tax bracket by the time you retire, effectively eliminating tax rate risk from your retirement picture. Now, in this expanded edition, McKnight has updated the book with a new chapter on the 2017 Tax Cuts and Jobs Act, showing readers how to navigate the new tax law in its first year of being in effect, and how they can extend the life of their retirement savings by taking advantage of it now. The day of reckoning is fast approaching. Are you ready to do what it takes to experience the power of zero?*

*"Dave Ramsey instructs couples how to work together as a team, gives singles some practical tips for financial accountability, and shows parents how to teach their children about money from a young age"--Container.*

*Foundations in Personal Finance*

*Love Your Life Not Theirs*

*7 Money Habits for Living the Life You Want*

*Teaching Kids How to Win With Money!*

*How to Ruin Your Life*

*7 Simple Steps to Financial Freedom*

*New Chapters on Marriage, Singles, Kids and Families*

Lowe was shocked when she realized how the small, everyday expenses of living just added up until her family was being threatened by one dragon of a debt. Through hard work and God's help, the family paid off their creditors in just under four years. Lowe shares how her war on debt strengthened her marriage and brought her whole family closer to God and to one another.

“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.

Internationally bestselling financial advisor David Bach's *Automatic Millionaire* promotes a revolutionary system for making even the most undisciplined money managers rich. The *Automatic Millionaire* shows readers how to change their financial practices and even their lives, the simple and automatic way. The book begins with a powerful story about an average Canadian couple — he's a low-level manager, she's a beautician — whose joint income never exceeds \$55,000 a year, yet who somehow manage to own two homes debt-free, put two kids through college, and retire at fifty-five with more than \$1 million in savings. The incredible message Bach delivers is that the key to getting rich is “automating” the way to wealth by “paying yourself first,” using automatic funded retirement accounts and money market accounts to secure the future and pay for the present. A concise guide that's a fixture on bestseller lists, *The Automatic Millionaire* introduces readers to a system that is powerful and simple — an automatically effective, life-changing system that delivers. Do it once, the rest is automatic.

This question and answer book is the perfect resource guide for equipping individuals with key information about everyday money matters. Questions and answers deal with 100+ of the most-asked questions from *The Dave Ramsey Show*—everything from budget planning to retirement planning or personal buying matters, to saving for college and charitable giving. This is Dave in his most popular format—ask a specific question, get a specific answer.

**How Ordinary People Built Extraordinary Wealth--and how You Can Too**

**The Power of Zero, Revised and Updated**

**Entreleadership**

**Nerds and Free Spirits Unite!**

**International Business Finance**

What does the Bible really say about money? About wealth? How much does God expect you to give to others? How does wealth affect your friendships, marriage, and children? How much is “enough”?

There's a lot of bad information in our culture today about wealth and the wealthy. Worse, there's a growing backlash in America against our most successful citizens, but why? To many, wealth is seen as the natural result of hard work and wise money management. To others, wealth is viewed as the ultimate, inexcusable sin. This has left many godly men and women confused about what to do with the resources God's put in their care. They were able to build wealth using God's ways of handling money, but then they are left feeling guilty about it. Is this what God had in mind?