



# I Was Broke. Now I'm Not.

*By Joseph Sangl*

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**I Was Broke. Now I'm Not.** By Joseph Sangl

Sick of debt? Ready to break free, and win with your money? In this book, Joseph Sangl shares his family's journey from being broke to financial freedom! As Joe shares his story, he teaches the PRACTICAL tools that he used to take control of his finances and win with money! Joe teaches the reader how to ... develop a plan for one's life, prepare a budget that actually works (for both steady income AND irregular/seasonal/cyclical income), calculate a debt freedom date, calculate how much money you will need to retire, capture the power of compound interest, investing, and insurance! Even more, this book will inspire and motivate you to take control of your own finances. You CAN do this!

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## **I Was Broke. Now I'm Not.** By Joseph Sangl Bibliography

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## **Editorial Review**

### **Review**

Joe Sangl is an absolute freak which is exactly why you should not just read, but devour this book. As a pastor I have seen hundreds of people walk around carrying regret with them. What kind of regret? Well, there s relational regret and then there s vocational regret but the one that usually isn t mentioned but is probably most common is FINANCIAL regret. I know way too many people who are in debt up to their eyeballs and are currently seeing no light at the end of the tunnel thus leaving them feeling hopeless. But there is hope! If you are in a financial hole you CAN get out of it...and...if you are just beginning your financial journey in life what you are about to read can save you from making dumb money decisions that could haunt you for years and prevent you from doing exactly what God has designed you to do. I personally believe that God has a unique plan and purpose for everyone on this big ball of dirt we call earth. However, I have seen people that, because of intense financial bondage, have to delay what they know He has called them to do because they can not afford to make that move. That is tragic! Let me be very clear about something what you will read in the pages that follow is NOT how to get rich in a month type of thing. AND by reading this you will not discover some obscure verse in the Bible that, upon claiming it you will have something to force God to bless you with. What Joe has written about here is how the average person who makes an average salary can live an above average life. I am sick and tired of people who say that if they just made more money then they could get out of the financial prison they are in that is BULL! You can begin your journey to freedom today, but remember, financial freedom takes work... Which is exactly why many people never achieve it! I have met WAY too many Christians who simply want God to pay off all their financial debt which is unfair because He s not the one who racked up the credit cards. God will help us get out of debt but we have to be the ones who apply the wisdom He provides us with. Let me be honest this is not a very comforting book when you first read it. In fact, I sort of had a sick feeling in my stomach because of some steps I discovered that I need to take. BUT I can promise that if you read and apply what has been written here then you will eliminate financial regret from your life. On a personal note I have watched Joe and his lovely bride walk through this journey. I have listened to him yell at the television when credit card commercials come on. I have seen him pay cash for just about everything he purchases...in other words he is smoking what he is selling. This book is not the words of some ghost writer or some guy that has an abstract theory but rather a guy who has been buried in financial regret, came out of it and wants to help others do the same. --Perry Noble - Pastor of NewSpring Church

### **About the Author**

Joseph Sangl is on a crusade to help others win with money. He believes that when people become financially free, they are able to do exactly what God has put them on earth to do - regardless of the income potential. As the Pastor of Financial Planning and Counseling at NewSpring Church in Anderson, SC, Joe has been able to teach thousands of people each year through one-on-one financial counseling, personal finance classes, and Sunday messages. He also carries the crusade to the entire nation through various speaking engagements, his daily blog/website, and his Financial Learning Experience seminars. Joe obtained a BS in Mechanical Engineering from Purdue University and a Masters of Business Administration from Clemson University. He and his wife, Jenn, reside in Anderson with their daughter Melea.

## **Users Review**

### **From reader reviews:**

**Clarence Liller:**

In this 21st centuries, people become competitive in every single way. By being competitive today, people have do something to make them survives, being in the middle of the actual crowded place and notice by surrounding. One thing that oftentimes many people have underestimated that for a while is reading. That's why, by reading a book your ability to survive raise then having chance to stay than other is high. For you personally who want to start reading some sort of book, we give you that I Was Broke. Now I'm Not. book as beginning and daily reading guide. Why, because this book is greater than just a book.

**Eva Velasco:**

The publication untitled I Was Broke. Now I'm Not. is the publication that recommended to you to read. You can see the quality of the reserve content that will be shown to you. The language that writer use to explained their way of doing something is easily to understand. The writer was did a lot of investigation when write the book, to ensure the information that they share for your requirements is absolutely accurate. You also can get the e-book of I Was Broke. Now I'm Not. from the publisher to make you far more enjoy free time.

**Ismael Black:**

Is it anyone who having spare time then spend it whole day simply by watching television programs or just lying on the bed? Do you need something totally new? This I Was Broke. Now I'm Not. can be the respond to, oh how comes? A fresh book you know. You are so out of date, spending your time by reading in this completely new era is common not a nerd activity. So what these guides have than the others?

**Irma Kellner:**

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