

# Tommy Lee Ruff of Common Sense Economics for the Family Recently Featured on Close Up Radio

HARRISON, AR, UNITED STATES, July 14, 2025 /EINPresswire.com/ -- Common Sense Economics for the Family, founded by financial consultant and estate planner Tommy Lee Ruff, is proud to announce breakthrough contributions in the field of personal finance. With over four decades of experience, Tommy Lee Ruff is upgrading the landscape of financial consulting and estate planning, offering innovative and ethical solutions to empower families to secure their financial futures.

Tommy Lee Ruff's journey began after a diverse career that included stints in the boating and restaurant industries. Finally, his insights led him to the realization that he could leverage his wisdom and practices learned from business to helping people manage wealth. His transition to the insurance business did not meet his expectations of low-pressure, integrity-centered service, prompting Ruff to forge his own path as an independent financial consultant.



Mr. Ruff's expertise focuses on creating tax-advantaged retirement income and protecting assets. His strategies include addressing unforeseen challenges, such as prolonged living, premature demise, prospective probate challenges, and the high costs associated with assisted living. His dedication to personal and business financial planning is underscored by his commitment to education, no-pressure, and ethical guidance, steering individuals and families through complex financial landscapes.

His book, "Generation to Generation," intricately details his personal story and provides invaluable insights into estate planning. Available for free on his website, "Generation to

Generation” invites readers to explore key questions crucial for financial survival. Visitors to his website will also find an array of resources, articles, and estate planning videos to enrich their understanding of financial management.

Over his extensive career, Ruff has achieved significant academic milestones. A graduate of the University of Arkansas with a Bachelor of Business Administration, he attained high-level certifications such as the Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) from The American College of Financial Services. These qualifications place him among the elite of financial advisors in the United States and Canada.

In the professional community, Mr. Ruff is actively involved with several prestigious organizations, including the Society of Financial Services Professionals, the American Institute of Certified Public Accountants, and the Institute of Certified Estate Planners. His role as a coach, mentor, and speaker for the John Maxwell Team highlights his dedication to personal growth and development for himself and others.

Mr. Ruff’s contributions extend beyond his professional life into community service. As the founder of the nonprofit Home Outreach Ministries and Evangelism, he works in charitable arenas, impacting countless lives. His profound faith and personal experiences fuel his mission to embody Christian values in every facet of his life and work.

In his private life, Ruff cherishes time with his family—watching sports, engaging with his son’s jiu-jitsu, soccer, and baseball activities, and embracing his love for college sports. His personal life has seen both joy and loss, including the passing of his beloved soulmate of 55 years, Peggy Jean Thomason Ruff. His recent marriage in 2020 added new warmth and joy to his life.

Tommy Lee Ruff remains dedicated to educating and assisting clients with their financial futures. As he integrates technological advancements like AI into his practice, he continues to offer common-sense solutions for wealth creation and financial independence. Despite his remarkable career, Ruff shares that, “Retirement is not an option—my passion for this work and dedication to my clients are paramount.”

#### About Common Sense Economics for the Family

Founded by Tommy Lee Ruff, Common Sense Economics for the Family specializes in financial consulting and estate planning. With an emphasis on integrity, education, and client-centered solutions, the firm advocates for the creation of tax-advantaged retirement income and the protection of client assets. Through decades of experience, Common Sense Economics for the Family has become a trusted resource for individuals, families, and business owners seeking comprehensive financial guidance.

Close Up Radio recently featured Tommy Lee Ruff in an interview with Doug Llewelyn on Tuesday, July 8th at 11am EST

[Listen to the Podcast](#)

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For more information on Tommy Lee Ruff and Common Sense Economics for the Family, or to access his book "Generation to Generation," please visit <https://www.tommylruff.com>

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