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Parents*

*The Student Loan Scam is an
exposé of the predatory nature
of the \$85-billion student loan*

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industry. In this in-depth exploration, Collinge argues that student loans have become the most profitable, uncompetitive, and oppressive type of debt in American history. This has occurred in

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*large part due to federal
legislation passed since the
mid-1990s that removed
standard consumer protections
from student loans-and allowed
for massive penalties and
draconian wealth-extraction*

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mechanisms to collect this inflated debt. High school graduates can no longer put themselves through college for a few thousand dollars in loan debt. Today, the average undergraduate borrower leaves

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school with more than \$20,000 in student loans, and for graduate students the average is a whopping \$42,000. For the past twenty years, college tuition has increased at more than double the rate of

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inflation, with the cost largely shifting to student debt.

Collinge covers the history of student loans, the rise of Sallie Mae, and how universities have profited at the expense of students. The book includes

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candid and compelling stories

from people across the country

about how both nonprofit and

for-profit student loan

companies, aided by poor

legislation, have shattered their

lives-and livelihoods. With

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nearly 5 million defaulted loans,

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proportions. The Student Loan

Scam takes an unflinching look

at this unprecedented and

pressing problem, while

exposing the powerful

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*organizations and individuals
who caused it to happen.*

Ultimately, Collinge argues for

the return of standard

consumer protections for

student loans, among other

pragmatic solutions, in this

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*clarion call for social action.
Increase the odds you won't run
out of money in retirement -
using debt! Conventional
wisdom is wrong - being debt
free in retirement may actually
increase your risk. The Value of*

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Debt in Retirement teaches you how incorporating debt into your retirement strategy may increase your return, lower your taxes and actually lower your risk. You read that right. If handled correctly, debt—that

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thing we've all been taught to avoid—can play an integral role in your life, especially in retirement. New York Times Best Selling Author and nationally acclaimed financial expert Tom Anderson shows

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*you how to use the time tested
strategies of the best
companies and the ultra rich to
retire comfortably, minimize
taxes, buy the things you have
always wanted to have and do
the things you have always*

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wanted to do. Thought provoking and against the grain, Anderson explains why your risk tolerance doesn't matter, why being debt free may actually increase your risk and why rushing to pay off your

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mortgage may be a financial disaster. Full of shocking revelations and tricks high-net-worth individuals have used for years, The Value of Debt in Retirement opens the world to a new approach to wealth

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management in retirement, one that factors in both sides of the balance sheet as an integrated ecosystem. Real-world case studies illustrate how informed debt strategies can lead to a happier, healthier retirement.

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See how an individual with a net worth of more than \$5 million can spend \$20,000 per month - after taxes - and pay less than \$5,000 per year in taxes, how it is possible to increase your rate of return by

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50%, and how a lower risk portfolio with debt could increase the chances you do not run out of money. Specifically written to Baby Boomers, practical guides and checklists show how to use debt strategies

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to fund primary and secondary properties, refinance credit card debt, and finance hobbies, such as cars and boats and recreational vehicles.

Additional guides show how you can help your children, help

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your parents and leave a bigger legacy for your heirs and favorite charities. Regardless of your net worth, The Value of Debt in Retirement provides tools to use to apply these concepts to your personal

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*situation. There is no free
lunch: the book delivers a
balanced perspective focusing
on the potential risks and
benefits of the strategies
discussed. A discussion on
economic history highlights*

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some of the shocks the economy may face and provides important warnings that you should factor into your retirement plan. Anderson not only shows that your life expectancy may be longer than

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you think, but also illustrates that many investors may be on track to average returns well under 4% for the next ten years - a potentially devastating combination. Irrespective of your beliefs about debt, The

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Value of Debt in Retirement proves risk is more important than return for retirees and provides suggestions on ways to minimize that risk. Not all debt is good and high levels of debt are bad. The Value of Debt in

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Retirement is about choosing the right debt, in the right amounts, at the right time.

Perhaps most importantly, this book isn't for everybody. This book requires responsible actions. If you can't handle the

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responsibility associated with the ideas then this book then it isn't for you. If you need a rate of return under 3% from your investments then you may not need this book. But if you can handle the responsibility and if

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*you need a return above 3%,
this book may offer insights into
the best (and potentially only)*

way to achieve your goals.

*"A startling new philosophy and
practical guide to getting the
most out of your money-and out*

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*of life-for those who value
memorable experiences as
much as their earnings"--*

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than \$100,000. These days,
most people assume you need
to pay a boatload of money for a*

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quality college education. As a result, students and their parents are willing to go into years of debt and potentially sabotage their entire financial futures just to get a fancy name on their diploma. But Zac

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Bissonnette is walking proof that this assumption is not only false, but dangerous—a class con game designed to rip you off and doom your student to a post-graduation life of near poverty . From his unique

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Daily Finance) AND a current

senior at the University of

Massachusetts-Zac figured out

how to get an outstanding

education at a public college,

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*without bankrupting his parents
or taking on massive loans.*

*Armed with his personal
knowledge, the latest data, and
smart analysis, Zac takes on the
sacred cows of the higher
education establishment. He*

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*reveals why a lot of the conventional wisdom about choosing and financing college is not only wrong but hazardous to you and your child's financial future. You'll discover, for instance, that: * Student loans*

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are NOT a necessary evil.

Ordinary middle class families

can- and must-find ways to

avoid them, even without

*scholarships. * College*

"rankings" are useless-designed

to sell magazines and generate

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*hype. If you trust one of the major guides when picking a college, you face a potential financial disaster. * The elite graduate programs accept lots of people with non-elite bachelors degrees. So do*

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really works? Let Debt-Free &

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dollar at a time. Regardless of

age or income, whether you

have debt or no debt, this book

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Kelly Brantley knows what it is

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and how freeing it is to live

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developed has helped

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*thousands of people pay off
millions in debt, and she shares*

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to pay off student loans and

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God's love and guidance as you work your way through the challenges of money, relationships and life. Also, there are discussion questions in the back that can be used in a 6 week class, small group or

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arguing that specific forms of debt
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my personal story and journey to live debt free. My goal is to help you accomplish the same thing. This is not pie-in-the-sky or some theory of what you need to do; this is real life. The powerful information contained in this book literally changed my

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financial life and future. More importantly - it can help you change your financial destiny! By following the easy to read, easy to understand, step-by-step process, my family and I became 100% debt free. And I mean 100% debt free: NO credit card

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*payments; NO car payments; and, NO
home mortgage! (Yes, we paid off our
30 year home mortgage in just 6
years). My goal is to help you to -
Dream Again - Live Again - have
Control of Your Time Again! Now, it's
your turn to become 100% debt free.*

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Have debt? Find out how to spend less on interest and more on the things you want. Take some time for straight talk and proven strategies. You've seen all the goofy ideas and fads that don't work. Now it's time to get back to basics with a simple, time-tested, step-

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*by-step plan that anyone can follow.
Arm yourself with the truth about
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power and you're going to get it. Find
out: - Whether your mortgage is good
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*in this book. You don't have to feel stress, shame, or embarrassment over it for one moment longer. You're going to take control and change your life for the better. You'll also get free access to **The Debt Destroyer**. This wickedly good tool will create a*

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customized plan for you to pay off debt and ensure that more of your money stays in your pocket. You don't have to tackle this alone, and you don't have to be rich to pull this off. If you want debt help on a budget - with straight talk and no tricks - you'll find

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Free Fast, Alex and Cassie break down the steps that took them from over

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*followers on their website,
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finances in order. In this easily
digestible guide, they show you how
small changes can have a big impact
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still eat out without breaking the bank
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tips and tricks, The 2% Rule To Get*

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Debt Free Fast has everything you need to live a life unencumbered by debt.

You'd love to get your kids through college debt-free-but your kids aren't getting any scholarships, you haven't saved for college, and you make too

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much to get government financial aid. Is there still hope? Yes, but you'll need someone to guide you. In LAUNCH, academic strategist Jeannie Burlowski lays out clear, step-by-step strategies that empower parents to get their kids through high quality, best-fit colleges

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*debt-free-and then directly into jobs
they love afterward. Experts rave*

*about LAUNCH: "The checklists at
the end of each chapter in this book
are fabulous. They're golden. Well
worth the entire price of the book."*

-Bob Shorb, former associate dean of

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*admissions and financial aid and
director of student aid and family
finance, Skidmore College "Students
who go through college without career
direction are, as Jeannie Burlowski
says, 'like archers who pull the arrow
back on the bow string, shoot, and then*

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years later look around for the target.' This book helps parents set their kids up to take aim early and fire a sure shot, whether that's at medical school or at some other worthy endeavor."

-Dr. Paul Amble, MD, assistant clinical professor, Yale School of

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*Medicine "I'm a Morgan Stanley
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purchased 30 copies for clients. Every
financial advisor needs to know the
information in this book. It's valuable
for all types of families-from those*

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that think their income is too high to qualify for aid, to those that worry they'll go into debt paying for college.

We utilize this book in our financial planning practice as we guide our clients to the things that matter most in their lives. If you're confused about

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how FAFSA works or what your kids should contribute, this book will provide clear answers. I was especially impressed with the way the book breaks down the pertinent information with chapters that align with the age of your kid. And the checklists for

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each chapter allow families to pick and choose the advice that best works for their family. My favorite part of the book is that it is truly a parenting book-with tips and insight for raising strong, thoughtful people who care about improving the world. The focus

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is on the outcome: your child becoming a successful and happy adult. If you're going to choose a financial advisor, you need to make sure that they know the specific college planning information in this book and are utilizing these ideas in their

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*practice." -Alix Magner, financial
advisor, Morgan Stanley, Minneapolis,*

MN "I'm a certified financial planner

who cares deeply that parents are able

to send their kids to college without

risking their retirement. You can be

sure I'll be recommending this book

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*every chance I get." -Mike Branch,
CFP, Focus Financial, Minneapolis,
MN "High school guidance counselors*

*have a difficult time covering the
intricacies of the college admission
and financing process in the small
amount of time they have to work with*

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a large number of students. This book fills in all the gaps-and more-for parents." -Josie Robinson, author and former high school guidance and career counselor, White Bear Lake Area High School And here's what parents like you say about LAUNCH:

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"We only used a small fraction of the ideas in this book, and our daughter graduated from an excellent private university at age 20 and went straight to her dream job at Disney. Read chapters 1 and 2 when your kid's in middle school!" -Liz and Tim

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Sovereign Debt

Debt Free and Set for Life

Debt Free Degree

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*The No-Shame, No-Blame Guide to
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Living Debt Free

***Economic history states that
money replaced a bartering
system, yet there isn't any
evidence to support this axiom.***

Anthropologist Graeber presents

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a stunning reversal of this conventional wisdom. For more than 5000 years, humans have used elaborate credit systems to buy and sell goods. Since the beginning of the agrarian empires, humans have been divided into debtors and

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creditors. Through time, virtual credit money was replaced by gold and the system as a whole went into decline. This fascinating history is told for the first time.

Today in the United States, students are graduating from

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***college already in debt from
student loans and beginning their
careers in an uncertain economy.***

***Statistics have shown that
freshman college students are
stressed not about their grades or
about doing well but rather about
the debt they are already***

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accumulating. But is it really possible to graduate from college debt-free? John Lane did, and with his guidebook HOW TO GRADUATE FROM COLLEGE DEBTFREE, he can teach you how to do the same. Recent college graduate John Lane combines

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***mini-workshops with concrete
concepts, interactive exercises,
and personal stories in order to
provide a complete guide on how
students can embark on a
successful journey to receiving a
college education while becoming
financially self-sufficient and***

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paying for education costs at the

same time. While encouraging

students to be proactive in

earning funds prior to attending

college, Lane also underlines the

importance of setting financial

goals, creating affirmations, and

developing personal declarations.

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HOW TO GRADUATE FROM COLLEGE DEBT-FREE provides

valuable information for any high

school or current college

students who wants to gain

financial freedom and

independence and throw their

cap in the air on graduation day

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knowing they are debt-free!

If You Are the Kind of Person

Who Wants to BREAK FREE from

your mortgage and finally get

ahead financially in Life, then

there is a solution that will set

you FREE! I feel your pain. You've

been to Wealth Creation seminars

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and workshops. You've listened to

financial gurus on TV. You've

scoured the shelves in bookstores

for hours trying to find

something that will answer the

one question that has haunted

you for years; Why do I still owe

so much on my mortgage after so

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many years of making my payments and NOT where I want to be financially? You've done everything that you can . . . but there's still something holding you back. What is it? For years, countless homeowners all over the world, just like you, have

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Without Loans, Scholarships,

Or Moving Off My Parents

asked this very same question. So

what is the answer? The answer

lies in cutting through all the

smoke. And cutting through all

the smoke is the hard part. In

fact, if you're fed up with your

never decreasing mortgage

balance and not where you want

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***to be financially, it likely has
nothing to do with you because
lenders have deliberately kept to
themselves the powerful
Mortgage Acceleration SECRET
in this book. But all that is about
to change. It's time to take a
deep breath and relax. We're***

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and make things as simple as possible for you to Own Your

Home Years Sooner & Retire Debt

FREE! Leading Financial Experts

and publications including;

-Personal Investment Magazine-

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as described in this book, rave

reviews. To date, the Speed

Equity Mortgage Acceleration

System has been used by over

500,000 homeowners in eight

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Canada, South Africa and the

United States. He has been

extensively interviewed on radio

and television including being

featured on NBC's - Saving You

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Money. If you are serious about

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must get this book.

Enough of Living in Debt! Simple

Debt Free Habits for Real

People."Debt" ...besides Death and

Taxes, it's probably the most

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eliminate debt forever. Each habit is clearly presented in a way that isn't complex or technical and by the time you're done, you'll actually have Fun working on being Debt Free. And just like daily exercise, your financial muscles will get bigger just like

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your bank account. So take action

on the most important Daily Debt

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***reduce your debt, get out of debt
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know in order to pay cash for
college. Most people believe that
student loans are the only way to
pay for college. That's why we
have a \$1.5 trillion student loan
crisis in the US and over 40***

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million Americans are saddled

with student loan debt. But there

is another way. Debt Free Degree

teaches parents how their kid can

graduate from college without

debt, even if they haven't saved

for it. It also shows parents how

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covering topics like what classes to take in high school, when to start testing, how to do college visits, and how to choose a major. Every parent wants the best for their child. Graduating from college without debt is not only possible-it positions both parents

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the Fair Credit Reporting Act and

consumer credit rights.

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hope and freedom for you no matter

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how big your problem.

Skyrocketing debt has crippled and divided millions in this age of rampant credit, interest-only mortgages, and record loan defaults. The way out from under debt burdens is not a declaration of bankruptcy, but surrender to the

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Word of God. Becoming debt-free may seem an impossible dream for many, but it is actually an attainable goal according to Howard Dayton, cofounder of Crown Financial Ministries. He overcame his own struggle with debt by applying God's principles to managing his

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finances, principles he lays out in this practical, encouraging, never-give-up book.

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Wanting to get their head above
water.”—The Wall Street Journal

THE CLASSIC GUIDE, REVISED

WITH UP-TO-THE-MINUTE

INFORMATION OUT OF THE RED •

Do this month's bills pile up before

you've paid last month's? • Do you

regularly receive past-due notices?

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• Do you get letters threatening legal action if immediate payment is not made? • Do the total amounts of your revolving charge accounts keep rising? INTO THE BLACK

Whether you are currently in debt or fear you're falling into debt, you are not alone. Sixty million

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*getting out of debt once and for all.
You'll learn • how to recognize the
warning signs of serious debt • how
to negotiate with angry creditors,
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*how to cope with the anxiety and
daily pressures of owing money •
plus the three cardinal rules for
staying out of debt forever, and
much more! This book is neither
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debtor, the author is intimately*

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familiar with the success of the Debtors Anonymous program.

"Learn How You Can End the Fear

and Worry Created by Bad Credit

and Debt Collectors...Get Out of

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Now!"Here's How You Can Get Out

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Lifestyle Starting Today! This new book called, "Totally Debt-Free Lifestyle" gives you a step-by-step system to get out of bad debt! It's way different than anything else on the market and this programme is one of a very few in existence that is based on the author's personal

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*experience. Hard hitting and factual,
all the secrets of debt are here -*

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able to stay debt free - forever. No

matter how bad your situation today

- you can turn it around using the

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***methods the author used - and
they're all listed here in this book. It
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***A strategy for changing attitudes
about personal finances covers
such topics as getting out of debt,
the dangers of cash advances and
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limits.

Debt Without Loans, Scholarships,

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The Most Oppressive Debt in U.S.

History and How We Can Fight Back

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2009, young photographer Anna Newell Jones was rapidly suffocating under the weight of too much debt. An inveterate “spender,” she was in way over her head, to the tune of almost \$24,000. She knew her debt was only going to get worse if she didn't take action, but she didn't

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passing but knew little about.

Creating her own method, she

learned what worked and what didn't

and wrote about it on her blog,

AndThenWeSaved.com. Amazingly,

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Anna was able to eliminate all \$23,605.10 of her debt in only 15 months! She was interviewed in Forbes, Self, Glamour, Good Housekeeping, and the Chicago Tribune. Anna's journey inspired people and showed them that they too could change the way they dealt

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with their own money woes. The Spender's Guide To Debt-Free Living takes readers through a detailed step-by-step plan on how to do a Spending Fast and get out of debt, including: Creating a personalized Debt-Free Life Pledge. Understanding where your money is going when you're in

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debt, and where it will come from to pay it off. Learning why putting money into a savings account before (or while) paying off debt may not be the best idea for you. Finding additional income sources and generating side gigs. Re-integrating spending into your life once you're

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out of debt, so that you stay out of debt. Filled with do-it-yourself ideas, insight from experts, and tons of motivational tips and real-life practical advice, The Spender's Guide to Debt-Free Living proves that you don't have to win the lottery or get a new job to change your life.

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This book is an attempt to build some structure around the issues of sovereign debt to help guide economists, practitioners, and policymakers through this complicated, but not intractable, subject.

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and the mindset to get out of debt — forever. Whether you are working off student loans or trying to meet the minimum balance on your credit card bill, you are probably worried every time you open your mailbox. With salaries frozen and layoffs looming, how will you ever be able to pay

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a paradigm-shifting approach to

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you can be rich but still not free.

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When you pay down your debt, you reach Freedom Day, that glorious moment when you need a lot less money just to live. On that day, you are truly free. You can have a smaller nest egg and still retire, perhaps even earlier than you expected. With his trademark motivational energy

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and take-action step by step advice, Bach helps you revolutionize your finances. In these lean times, it's still possible to live your financial dreams. Let David Bach show you how.

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*fact, that's the only way
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see it through to the end.*

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No shame. No blame. No scare tactics. In Living Debt-Free, Simmons focuses on creating a debt repayment plan that will motivate you for a long time, rather than an unrealistic one that's strictly about paying the

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least amount of interest charges. (Collective gasp—how dare she!?) Listen, everyone knows that paying interest on debt is bad and to be avoided as much as possible, but human beings are complex. Life is

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*complex. Debt is complex.
There cannot be a one-size-
fits-all plan, so Living
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build your plan—the one that
will help you finally put
the debt behind you, start
fresh and feel good about*

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agendas and mysterious

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have, you must save
something and if you're in
debt, you must get the
albatross off your back.*

*That said, she knows that
executing them can be hard.*

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and-true concepts of responsibility, hard work, and dedication, Tripp reveals how you can take control of your debts and credit nightmares to completely change your life. Tripp discusses the

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*emotional impact of debt,
the power money has over our
lives, and even the way
money contributes to our
social standing. He also
helps you analyze your
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with a slumped economy,

mounds of student loans, and

dubious examples from

reality TV stars to

politicians to your own

parents, and it's no wonder

so many twenty-somethings

are struggling. Twenty-three-

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year-old Zac Bissonnette—the author of Debt-Free U—knows exactly what you're going through. He demystifies the many traps young people fall victim to in their post-college years. He offers fresh insights on everything

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to make better choices today

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Debt Free Living, Debt Free)

Why Everything You Have Been

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struggle to pay for school and end up turning to student loans. That's why the majority of graduates walk away with \$35,000 in student loan debt and no clue what that debt will really cost them.¹

Student loan debt doesn't open

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doors for young adults—it closes them. They postpone getting married and starting a family. That debt even takes away their freedom to pursue their dreams. But there is a different way. Going to college without student loans is

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Anthony O'Neal teaches parents,*

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how to get their child through*

school without debt, even if they

haven't saved for it. He also shows

*parents: *How to prepare their*

*child for college *Which classes to*

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education is supposed to prepare
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The average US household credit card debt stands at \$15,593, counting only those households carrying debt. Americans owe \$11.62 trillion in personal debt of

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various kinds. They owe \$8.05 trillion in mortgages and an additional \$1,122.7 billion in student loans. The bad news is that some many are in debt, it has become accepted as normal. But debt isn't normal. It robs us of

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