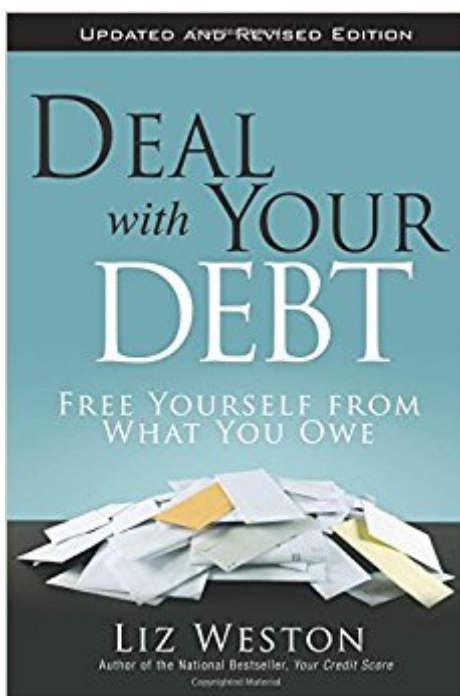


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# Deal With Your Debt: Free Yourself From What You Owe, Updated And Revised



## Synopsis

Struggling with debt? Get realistic help that's actually useful, from Liz Weston, one of the most popular and respected personal finance experts! Today, people struggling with debt have far fewer options: lenders are stingier, which makes it harder to avert disaster, or to recover from setbacks like foreclosure, short sales, or bankruptcy. (Meanwhile, people with good credit have more options than ever, including some of the lowest interest rates in decades.) You need an up-to-date guide that can help you assess options, find help, discover opportunities, and take action that works. Liz Weston's *Deal with Your Debt*, Updated and Revised Edition is that guide. Weston reveals why most "conventional wisdom" about debt is just dead wrong. For most people, it's simply impractical to pay off every dime of debt, and live forever debt free. In fact, doing that can leave you a lot poorer in the long run. You're more likely to give up, or pay off the wrong debts. You could leave yourself too little flexibility to survive a financial crisis. You could neglect saving for retirement. You might even wind up in bankruptcy -- just what you're trying to avoid! For most people, it's smarter to control and manage debt effectively. In this extensively updated guide, Weston shows how to do that. You'll learn which debts can actually help build wealth over time, and which are simply toxic. You'll find up-to-date, real-world strategies for assessing and paying off debt, money-saving insights on which debts to tackle first, and crucial information about everything from debt consolidation loans to credit scores and credit counseling. Weston offers practical guidelines for assessing how much debt is safe -- and compassionate, realistic guidance if you've gone beyond the safety zone. If you've ever worried about debt, you'll find the new edition of *Deal with Your Debt* absolutely indispensable.

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## Customer Reviews

Struggling with debt? Then you already know how stingy lenders have become. Today, it's not easy to avert disaster or to recover from serious financial setbacks. This realistic, up-to-the-minute guide will help you find your best options, get real help, and take action that works. Award-winning personal finance expert Liz Weston reveals why it's simply impractical to "pay off every dime" and "live forever debt free"--and why trying to do so can actually make you poorer. It's smarter to control and manage your debt, and Weston shows you how. You'll discover which debts can actually help build wealth and which are simply toxic. You'll find up-to-date strategies for assessing and paying off debt, including money-saving insights on which debts to tackle first. Weston helps you figure out how much debt is safe--and offers friendly, sensible guidance for getting back into your "safety zone." It's time to stop worrying: Get this book, make a plan you can really follow, and start sleeping at night again! Debt is NOT evil (but out-of-control debt can kill you) Solve the real problem: get beyond short-term fixes and inspirational slogans Build your personal three-step plan for managing debt Get intimate with your debt and then decide where to go and how to get there Deal with a debt crisis (and creditors) Avoid disastrous mistakes and discover options you didn't know you had Stay on track for the rest of your life Handle the "financial curveballs" life will certainly throw your way

Liz Weston, an award-winning personal finance columnist, is one of the Internet's most-read money experts. The New York Times called her *The 10 Commandments of Money* a "wonderful basic personal finance book...[with] enough counterintuitive ideas to keep even people who know a bit about personal finance reading further." Her best-seller *Your Credit Score* is now in its Fourth Edition. Her columns run twice weekly on MSN Money, and her Money Talk Q&A appears in print nationwide, from the LA Times to Stars and Stripes. She has appeared on Dr. Phil, NBC Nightly News, the Today Show and CNBC Power Lunch and is a regular contributor to Marketplace Money. Her books also include *There Are No Dumb Questions About Money*.

This is an excellent and thought-provoking book, and I think that even people who are proudly

"debt-free" could learn from it. I'm not a fabulous manager of my own money, although I'm not a desperate, deeply indebted compulsive shopper either. I have benefited from exposure to authors, and radio show hosts, who teach - well, it's more like they preach - how ordinary people can get out of debt. While I think they are doing a lot of good, they tend to be really hard core and assume that all debt is evil (with a slight, perhaps grudging, exception for mortgage debt). I wonder how many people try and fail to entirely follow a stringent program, and thus feel they have failed, so they give up and muddle along in constant debt - so close to the financial edge that even a minor misfortune can push them over into hardship or disaster. It is possible to conquer stupid debt, make the most of your money, and not only survive but thrive, and this book is a great guide. This book is a wonderful resource, especially for people who don't feel that they are good with finances. You don't need to be a financial whiz, or dedicate yourself to a life of extraordinary frugality and sacrifice, to benefit from the information in this book. All debt is not evil, but the trick is to figure out what debt to avoid, and how to manage the debts you incur. This book is a great guide to the ins and outs of credit cards, mortgages, home equity loans, student loans, auto loans, and many other issues that everyone is likely to encounter sometime in life. I would seriously consider giving this book to a recent graduate, an engaged couple, or anyone who seems interested in improving their financial situation. I've already consulted it a few times as a reference, after my first reading of it.

Many of the topics covered are what most individuals may consider common sense, but the author does a nice job of explaining as a well-written reminder. Clear, concise chapters make it easy to research what you want to learn more about without a lot of fuss. This edition also includes an index, making the process that much easier. If you have a solid understanding of your credit score and are prepared for any foreseeable emergency situation, this probably wouldn't be a worthwhile purchase. If you're new to a career and looking to establish a healthy financial existence and prepare for life in 30 years, this book is for you. It's a quick, painless read that offers a deeper understanding of what frugal parents may (or may not) have taught you.

The author stresses that debt is a tool that can help you create wealth, but individuals have to determine their own limits. She also notes that mortgage debt is probably the cheapest debt there is, and it is not something that should be a priority to pay off. Nor is there any set formula that everyone can use to determine pay-off priorities. I especially like the debt-repayment worksheet and the plans that can help anyone make sense of managing and planning their own financial future. A book that is well-written and well-edited.

This gives you helpful tips on what you really DON'T need to do, including mistakes made with 401K, and IRS stuff. It covers Auto Loan, Student Loan, and Credit card debts, and shows you ways to get through it painlessly, so that you don't get in to that bad debt in the first place. BUY THIS BOOK FIRST if you plan on buying a house, credit card, or student loan.

My husband and I currently following Dave Ramsey's Debt Free teaching. While I still prefer Dave's method, I did enjoy the book and will take a lot of what was she said to heart

The information was a good reminder of things that I forgot. I would suggest that you have a pen and paper to write down points to help you get things in perspective. I did not however agree with the part about getting debt for education. I think it is better to pay your way or earn with scholarships rather than get that never ending student loan.

Learned a lot by reading this book. Information will be valuable for my family to read also.

GREAT book, and the price was right! Now, I just have to work on applying these principles in all my affairs, lol. But, hey. I'm working on it so that's that for now.OH! The transaction....went great! The item was as advertised, and the shipping was right on!! I would definitely buy from this seller again!

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