



How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous

By Jerrold Mundis

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How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous By Jerrold Mundis

A simple, proven-effective formula for freeing yourself from debt—and staying that way • Revised and updated, with a new Preface by the author

“A must read for anyone 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?
- 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 Americans—from doctors to secretaries, from executives to the unemployed—face the same problem and live under the same daily stress. Based on the proven techniques of the national Debtors Anonymous program, here is the first complete, step-by-step guide to 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, collection agencies, and the IRS
- how to design a realistic and painless payback schedule
- how to identify your spending blind spots
- 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 sponsored nor endorsed by Debtors Anonymous. A recovered debtor, the author is intimately familiar with the success of the Debtors Anonymous program.

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Editorial Review

Amazon.com Review

Millions of consumers have become trapped in a spiral of debt, but there is hope. If you want to free yourself from the shackles of debt, this book is for you--it can help you "get out of debt, stay out of debt, and live prosperously." Jerrold Mundis writes in a friendly, engaging style, urging readers to stop the cycle of spending. Mundis knows what he's talking about--he, too, was once thousands of dollars in debt and didn't know where to turn. Anecdotes from Debtors Anonymous folks, plus multiple examples from the writer's own life and ledgers, make *How to Get Out of Debt* an encouraging read, not a condescending one. Once you start your program, you may want to periodically reread some chapters for inspiration--and fun.

From Library Journal

Mundis flies a countercultural flag: debt is "wholly unnecessary," and "bankruptcy is not an option." He offers a brief discussion of formal debt-handling methods and several very practical money management techniques from his own hard-won experience. Solutions depend entirely on the use of personal resources, and many Mundis remedies would be hard to apply outside of single-person, middle-class households. Despite its narrow focus, the book's thorough coverage of the Debtors Anonymous approach makes it a useful addition to large personal finance collections. Justine Roberts, Univ. of California at San Francisco Lib.

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From the Publisher

Out of the red...

Do this month's bills pile up before you're paid last month's?

Do you regularly receive past-due notices?

Do you get letters threatening legal action if immediate payment is not made?

Do the total amounts on your revolving charge accounts keep steadily rising?

Into the black...

Whether you are currently in debt or fear you're falling into debt, you are not alone. Forty million Americans--from doctors to secretaries, from executives to the unemployed--face the same problem and live under the same daily stress. Based on the proven techniques of the national Debtors Anonymous program, here is the first complete, step-by-step guide to 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, collection agencies, and the IRS.

How to design a realistic and painless pay-back schedule.

How to identify your spending "blind spots."

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!

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Users Review

From reader reviews:

Lillie Granado:

A lot of people always spent their particular free time to vacation or maybe go to the outside with them friends and family or their friend. Were you aware? Many a lot of people spent that they free time just watching TV, or playing video games all day long. In order to try to find a new activity that is look different you can read some sort of book. It is really fun for yourself. If you enjoy the book that you just read you can spent all day every day to reading a e-book. The book *How to Get Out of Debt, Stay Out of Debt, and Live Prosperously**: Based on the Proven Principles and Techniques of Debtors Anonymous it is very good to read. There are a lot of folks that recommended this book. They were enjoying reading this book. If you did not have enough space to create this book you can buy the particular e-book. You can m0ore simply to read this book out of your smart phone. The price is not too costly but this book features high quality.

Lisa Thomason:

You can spend your free time to study this book this reserve. This *How to Get Out of Debt, Stay Out of Debt, and Live Prosperously**: Based on the Proven Principles and Techniques of Debtors Anonymous is simple bringing you can read it in the park, in the beach, train in addition to soon. If you did not have much space to bring often the printed book, you can buy the actual e-book. It is make you much easier to read it. You can save the particular book in your smart phone. Thus there are a lot of benefits that you will get when you buy this book.

Rachel Haley:

Do you like reading a guide? Confuse to looking for your favorite book? Or your book had been rare? Why so many question for the book? But virtually any people feel that they enjoy regarding reading. Some people likes studying, not only science book but in addition novel and *How to Get Out of Debt, Stay Out of Debt, and Live Prosperously**: Based on the Proven Principles and Techniques of Debtors Anonymous or maybe others sources were given understanding for you. After you know how the great a book, you feel desire to read more and more. Science book was created for teacher or even students especially. Those ebooks are helping them to put their knowledge. In various other case, beside science book, any other book likes *How to*

Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous to make your spare time more colorful. Many types of book like here.

Michael Gage:

As a student exactly feel bored in order to reading. If their teacher requested them to go to the library or even make summary for some guide, they are complained. Just little students that has reading's soul or real their interest. They just do what the educator want, like asked to go to the library. They go to right now there but nothing reading critically. Any students feel that looking at is not important, boring along with can't see colorful images on there. Yeah, it is for being complicated. Book is very important to suit your needs. As we know that on this time, many ways to get whatever we wish. Likewise word says, many ways to reach Chinese's country. So , this How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous can make you truly feel more interested to read.

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