

Totally

Debt-Free Lifestyle



**Your Transition in Having a
Better Financial Situation!**

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Preface:

Debt can make your life better or/and can tear your life apart. Most people always take the positive part of having debts without taking in consideration how debts can ruin our life and also how easy we can get rid of our debts by following simple steps.

There are no hidden secrets behind becoming debt free and there is no magic involved at all. A very simple concept and an easy calculation can make your life better. Believe the unbelievable, one word can change your life: "Interest"!

Becoming debt free works on a few simple principles. Payoff the debts first on which you will be paying huge interest, allocate an extra payment each month to accelerate your debt payments. Use monthly payments from a paid-off debt to pay another un-paid debt. A clear explanation is provided in this e-book.

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This e-book has been written out of the experience gained during many years in this field. It has been written with the special concerns of people who cannot afford to limit their debts or become debt free

People from teenagers to adults should find the e-book valuable. If we learn, we can avoid having debts. Couple of hours reading this e-book will help you save couple of hundreds and thousand of dollars.

Do not waste your time asking on how to become debt free! Read this e-book now!

Drowning in bills? Get your life back with this e-book. However bad your debt are, there is a solution.

The most important is to educate yourself on how to calculate interest.

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Section I: Introduction on Debts

Chapter 1: What Exactly is Debt?

Debt is simply the money you owe; it is an amount of money or other property that is owed by one person, organization or company. It is not the credit you owe as credit turn into debts. Getting into debt is very easy and maybe it is fun for some people as it might impress them. As a first look, people are happy, they can buy without having cash, and they can afford to get a car even without having the budget etc. but they missed the best part, they will live and drive this car for 12 years to make payments and pay huge interests for what already impressed them!

Who never heard of cholesterol? Much like cholesterol, where there is a good and bad cholesterol, debts comes in two versions. Good and bad debts. Debts can make your life easier or ruin your life but however bad your debt problems, there is a solution. People and businesses who know how to handle debts and how to manage their credits can take advantage of debts while people especially young who does not have a big knowledge in debt management and creating debt reduction plans are always in troubles.

Debts can also be classified as temporary or chronic debts.

In most cases, there are very good reasons to take on debt. For example, students take loans which are a good thing but we insist that you must know how to handle and pay off your debts after graduation.

Also taking debts for setting up a business is good but it depends how the structure is going to be setup. You must have a clear plan, and know how much money you would

need and the most important, how to pay it back. In such cases, debt is a part of the business success.

If you can afford to pay cash and limit the risk of taking debts, do it! Do not hesitate to pay by cash when you have the money.

The problem is when you borrow money but do not use it productively. More clearly, debts are good when you invest it and NOT simply spend it. Taking debts simply to spend it is the bad thing ever. Debts must be under control. You must know very well how to pay back your debts. Create plans, especially rapid reduction plan. This e-book will show you how to proceed with managing your debts and become debt free in half the time.

Chapter 2: Why do people get into debt?

Let's take a simple example; you do not have enough money and you want to live, you need food, clothes... this is life! Serious reasons can be related to circumstances changes, you lost your job, health problems and you cannot afford to pay for the treatments etc.

There are hundreds of reasons to get into debt. But most people do not use debts to their advantage.

People suffer lot of troubles with debts mainly because it is easy to borrow. Also people are sometimes fooled. For example some credit cards do not offer interest rate for a limited time but when that period is over, logically speaking you end up paying double the main rate.

Another very frequent reason about falling into debts, people especially young, pretend or believe that they are managing their debts in the good way by paying the minimum amount every month without recognizing that paying the minimum leads to years and years to pay off a small amount that can be paid in few months.

Thus, the aim of this e-book is to show how to manage and create a debt reduction plan and become debt free.

Take this advice, do not ignore debts, it will only get much worse, and not versus.

Chapter 3: How to avoid debts.

Unfortunately, and based on studies, people do not deal very well and take debt seriously, this leads to huge bills and debts accumulation and long term interest payments.

Take the following few advices to avoid debts:

- If you have credit card debts, which is in most cases the biggest source and the most serious of debts accumulation especially for students and newly graduates people, you must pay off as quickly as possible to avoid long term debts. Take this advice seriously, because ignoring or delaying any payment can become a nightmare and eat you alive.

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- Learn and learn how to calculate interest, this e-book will explain step by step how to perform these calculations.
- ALWAYS check the interest rate. You must ASK first, you must receive clarifications before choosing a credit card. Always assume that you have the lowest interest rates.
- Having multiple cards is like owning multiple weapons and you will risk injuring yourself. Keep one or maximum two credit cards with you. This way you can handle your debts easily
- Educate yourself on how credit cards calculate interest. Then, check the interest rate on your credit cards.
- Know what you want to pay! Never use your card for something you cannot pay for with cash. When you have a checking account and have a debit card, use it. This card is very useful for small items rather than even paying interest for small items. Credit cards make paying money easy. They also make going into debt easy
- Always have a plan to pay back your debts. If you need to buy something, think first "how can I pay it back?"

Section II: Guide to Getting Rid of Your Debts

Are you drowning in debt? Or would you just like to be free of the debts you have?

This e-book helps you summarize your debts and create a Debt Reduction Plan that will show you how to pay off all your debts much sooner than you would by paying only the minimums.

After reading this section, you will be able to reduce or/and eliminate your debts in as little time and/or with as little interest payment as possible. Believe it or not, you will succeed to let the dream come true.

This section will be followed with real-life examples, on how to reduce debt for a given payment.

Keep in mind one word: "Interest".

Interest is a magical tool, interest makes you rich or poor. Creditors always use it to their advantage. Remember! It can also work in your favor if you really followed this guide. Let the interest be working FOR YOU instead of AGAINST YOU.

However, getting out of debt and becoming debt free will require patience, commitment, and consistency. The most important part of this step is to restructure the way you pay bills and set priorities.

We know very well that everyone is excited about getting a fresh start especially upon graduation, and unfortunately in most cases this start is at the same time the beginning of debts!

You will accumulate loans, credit card bills, and miscellaneous expenses and costs. These debts you are building will unfortunately stay with you a very long time if you do not know how to manage and get rid of them in the shortest time by paying the least interests. Debts and interest charges can eat you alive!

The first advice to become debt free is to pay attention on how you are spending your money, the second advice is to summarize your debts and get a debt reduction plan.

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