



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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From reader reviews:

Ronald Castaneda:

Book is written, printed, or descriptive for everything. You can recognize everything you want by a reserve. Book has a different type. As you may know that book is important factor to bring us around the world. Adjacent to that you can your reading talent was fluently. A publication How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous will make you to always be smarter. You can feel more confidence if you can know about every little thing. But some of you think which open or reading a new book make you bored. It is far from make you fun. Why they may be thought like that? Have you seeking best book or suitable book with you?

Brandi Anderson:

What do you think about book? It is just for students since they are still students or the item for all people in the world, the particular best subject for that? Just simply you can be answered for that problem above. Every person has different personality and hobby for each and every other. Don't to be compelled someone or something that they don't need do that. You must know how great as well as important 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. All type of book are you able to see on many solutions. You can look for the internet solutions or other social media.

Jose Gray:

The reserve with title How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous includes a lot of information that you can learn it. You can get a lot of help after read this book. This kind of book exist new information the information that exist in this book represented the condition of the world at this point. That is important to you to know how

the improvement of the world. That book will bring you in new era of the globalization. You can read the e-book with your smart phone, so you can read the idea anywhere you want.

Benedict Wilkerson:

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