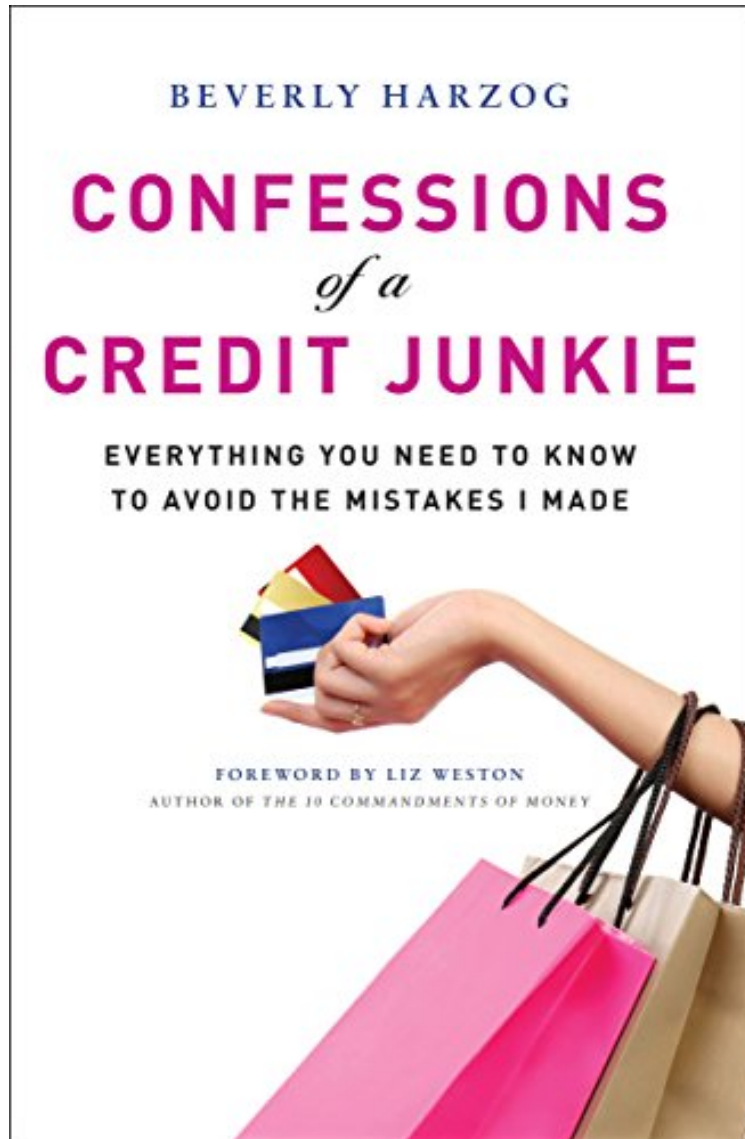


# Confessions of a Credit Junkie: Everything You Need to Know to Avoid the Mistakes I Made

Beverly Harzog

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**Beverly Harzog : Confessions of a Credit Junkie: Everything You Need to Know to Avoid the Mistakes I Made** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Confessions of a Credit Junkie: Everything You Need to Know to Avoid the Mistakes I Made:

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Must-read advice for getting out of debt from a personal finance expert whosquo;s been theremdash;and lived to tell the tale. Nationally recognized credit card expert and former CPA Beverly Harzog has helped thousands of consumers dig out from under mountains of debt. Decoding confusing terms and untangling acronyms, she shows readers how to take control of their financesmdash;and their futures. Speaking from experiencemdash;even Harzog got caught up in the temptation of shiny credit-card offers and ldquo;freerdquo; money, ending up with more than \$20,000 in debt spread across several cardsmdash;the financial guru has written a painless, down-to-earth, plain-talk guide to avoiding common debt pitfalls. Harzog candidly details her own credit-card mishaps, as well as how she paid off her debt in two years, and offers easy-to-follow advice, often with a touch of Southern humor. In this book, yoursquo;ll learn:how to use Harzogsquo;s Credit Card Personality Quiz to choose the right credit card;the seven ways to use a credit card to rebuild your credit;how to get out of debt using a balance transfer credit cardmdash;and pay zero interest while doing it;and strategies to save a bundle on groceries, gas, and more.Whether yoursquo;re carrying a boatload of debt, have only missed a payment here and there, or are just getting started building a credit history, Confessions of a Credit Junkie will help you gain the tools you need to begin your road to financial health. nbsp; ldquo;Beverly Harzog is a credit warrior. She has gone into the arena, faced the lions, and emerged as one of the foremost experts in the field. I believe that her encyclopedic knowledge of the world of credit cards is unmatched.rdqquo; mdash;Adam Levin, chairman and cofounder of Credit.comnbsp;

About the AuthorBeverly Harzog is a nationally recognized credit card expert, author, and consumer advocate. She's appeared on Fox News, CNN Newsource, ABC News Now, and top media markets across the country. She is a frequent guest on syndicated radio shows, and her advice appears regularly in print and on major Websites, including the Wall Street Journal, the New York Times, USA Today, SmartMoney, Money Magazine, U.S. World News Report, New York Daily News, the Washington Post, MSNMoney.com, CNNMoney.com, and many more.Beverly runs a popular credit card blog on her Website and has coauthored two books, The Complete Idiot's Guide to Person-to-Person Lending and Simple Numbers, Straight Talk, Big Profits! She lives in Johns Creek, Georgia, with her husband and two children.