

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

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

Jerrold Mundis

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A simple, proven-effective formula for
freeing yourself from debt—and staying that way

REVISED AND UPDATED

HOW TO GET OUT OF DEBT, STAY OUT OF DEBT, AND LIVE PROSPEROUSLY*

*BASED ON THE PROVEN PRINCIPLES AND TECHNIQUES
OF DEBTORS ANONYMOUS

With a new preface by the author

JERROLD MUNDIS

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Jerrold Mundis : How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the Proven Principles and Techniques of Debtors Anonymous before purchasing it in order to gage whether or not it would be worth my time, and all praised How to Get Out of Debt, Stay Out of Debt, and Live Prosperously*: Based on the

Proven Principles and Techniques of Debtors Anonymous:

8 of 8 people found the following review helpful. A Great Place To Start When You Feel Desperate And Alone By SneakyBurrito When I picked up this book my credit was so bad I couldn't even open a bank account. I was in my early twenties, and I had no idea how to get my life on track. I had a crappy minimum wage job and a HUGE student loan that I couldn't afford to make payments on. My loan had gone into default. The creditors called me every day, and even called at work. I was lost, and terribly ashamed of myself. I was so young and inexperienced I had no idea there were resources to help people like me. I thought my life was ruined. I thought I would never be able to buy a car, let alone a house. As far as I could see I was locked into a life of debt, and poverty. This book was the first of many tools that helped me learn how to take charge of my financial life. As I read it, I recognized so many of the things that the people in the case studies were going through. I realized that I wasn't alone, and I wasn't an inherently BAD person. I began to realize that what was happening to me happens to everyone who lives with debt. The author demonstrated over and over that I had the power to solve my own problems. The book endowed me with a sense of hope and self respect. It gave me the courage to talk to people about my debt so I could ask for help. Eventually, I found a non profit credit counseling service that showed me how to get my loan out of default. I am happy to say that today my student loan is current and under control. I'm not out of debt yet, but my credit is fantastic. I bought a car, and I am planning and saving to get house in the next two years. My life has totally changed, and so can yours. If you feel desperate and alone like I did, I think this book can help you. (I would also recommend Suze Orman's The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying.) **Update** Just bought my first house. I'm so proud of it. Its worth it to take control of your debt!

9 of 9 people found the following review helpful. Out of Debt - Seriously By cleewhen I ordered this book, I was not certain what to expect. It came up as one of the books to consider reading in a book club I joined recently. Although at the time, it was not selected, I ordered it anyway. To tell you the truth - I could not have made a wiser decision! What got my attention? The previous rating given to us via the book club. It was time for me to move to the next level because what I was presently doing was not working. It came as bits and pieces but I was not obtaining the results I craved. At almost 60 years of age, my home was paid off, I had remodeling done, I had some unsecured debt and I was tired of living from paycheck to paycheck. I know there are excellent books out there, but this one did make a complete difference and it turned my hope into facts tried and true. See, one of the things I was trying to do was pay off all my credit cards, especially, early. In doing so, I was denying myself any sort of pleasures, including going without necessary items for everyday living. I was not starving but I was not going to the grocery store, either. Crazy as that sounds, it was time for me to get out of my box and try to find other ways of getting out of debt and staying out of debt. This book is more resourceful than one can imagine. It gave me confidence in knowing I am not going to lose everything I own because of debt. I can control my spending and I refuse to use my credit cards - I did actually cut them up. Crazy, huh? Crazy or not, I am no longer debting and slowly but surely, my debts are being paid off one at a time. I can't even explain it - it is like the cards are not only being paid off - they seem to be paid off quicker. It is just a nightmare that is turned into a fantasy island dream come true! I love that Mr. Mundis does refer to God and prayer in parts of his book. That is very important to me. I encourage anyone who feels like they are swimming upstream in the ocean of debt, to come out of drowning and enter to the sandy beach where debt is a thing of the past. Shipwreck or salvation. The choice is yours and I wholeheartedly recommend this book!

36 of 37 people found the following review helpful. Hope and Help for anyone struggling with debt. By Linda Painchaud-Steinman Mundis has been where you are. He's struggled with massive debt, considered bankruptcy, felt despair over low income and climbing credit card balances. After years of struggle, he found the way out. His method is based on the principles of Debtor's Anonymous, and the keys to the method are these three steps: 1) One day at a time, you don't incur any new debt. 2) You keep an accurate daily spending record. 3) You stick to your spending plan. Notice I didn't say "three EASY steps." People struggling with debt often find the steps difficult, maybe even impossible, to implement. Why? Lots of reasons, it turns out. The good news is, Mundis helps you understand what those reasons are, and then he shows you ways to find the resolve to stick with the steps. He offers hope and then some practical help. Truly, I think this is one of the best books I've read on beating debt. I think it will feel like a Godsend to anyone who knows the hopelessness that accompanies crushing debt. Mundis also has a website. Get the book first, though. If you're a debtor/spender this book is a WORTHWHILE place to spend a bit of cash. Reviewer: Linda Painchaud

A simple, proven-effective formula for freeing yourself from debt--and staying that way * Revised and updated, with a new Preface by the author nbsp; "A must read for anyone wanting to get their head above water." --The Wall Street Journal nbsp; THE CLASSIC GUIDE, REVISED WITH UP-TO-THE-MINUTE INFORMATION nbsp; OUT OF THE RED * Do this monthaposs; bills pile up before youaposs;ve paid last monthaposs;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? nbsp; INTO THE BLACK Whether you are currently in debt or fear youaposs;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 will 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.