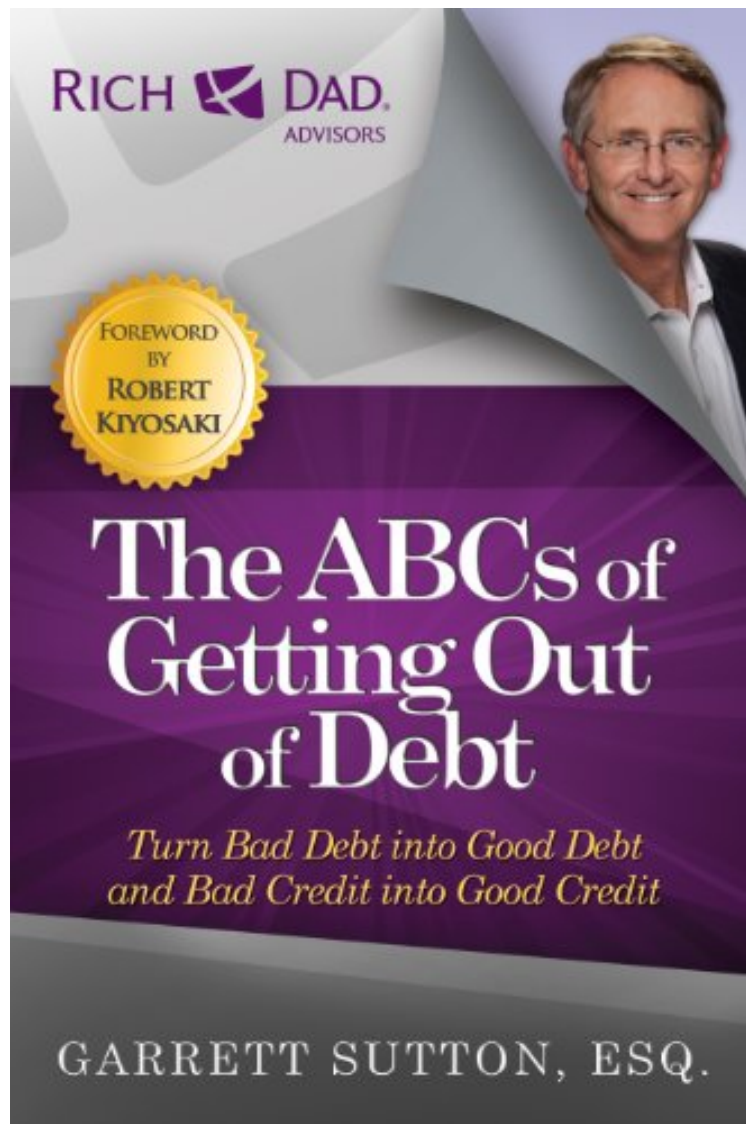


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## The ABCs of Getting Out of Debt: Turn Bad Debt into Good Debt and Bad Credit into Good Credit

Garrett Sutton

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In difficult times, debt can be a matter of life and death, happiness and despair. Controlling your debt can bring order and calm. Mastering debt can bring wealth and success. As bestselling Rich Dad/Poor Dad author Robert Kiyosaki says, "Good debt makes you rich and bad debt makes you poor." The ABCs of Getting Out of Debt provides the necessary knowledge to navigate through a very challenging credit environment. A Rich Dad's Advisor and best selling author of numerous business books, Garrett Sutton, Esq. clearly writes on the key strategies readers must follow to get out of debt. Unlike other superficial offerings, Sutton explores the psychology and health effects of debt. From there, the reader learns how to beat the lenders at their own game, and how to understand and repair your own credit. Using real life illustrative stories, Sutton shares how to deal with debt collectors, avoid credit scams, and win with good credit. "The reason Garrett Sutton's book is so important is that like it or not, debt is a powerful force in our world today. The financially intelligent are using debt to enrich themselves while the financially uneducated are using debt to destroy their lives." - Robert Kiyosaki The times call for a book that offers hope and education on mastering credit and getting out of debt.

Kirkus s, December 2012: In this guide, Sutton (Run Your Own Corporation, 2012, etc.) offers recommendations for avoiding and solving debt problems. The author begins by asserting that the credit industry actively entices all comers, especially the young and inexperienced. "In the first part of this book, he goes on to offer some overall guidelines for dealing with consumer debt. In Chapter Four, he explains a 10-step strategy, along with sample worksheets, used by one couple who never seemed to make a dent" in the amount they owed. The author makes recommendations about debt consolidation and includes a lengthy chapter, "Getting Help," that thoroughly explains the different kinds of bankruptcy and the process of borrowing against a 401(k). The second part of the book looks at specific kinds of debt, ranging from the timely mortgage troubles to tax debt. A section on student loans, for example, includes eight remedies for dealing with overwhelming loan payments. Sutton's chapter on debt collectors asserts that negotiating with collection agencies is one of the most important skills you can learn and hone. The handbook's third part deals primarily with credit reporting agencies, credit reports and how they're compiled, and credit repair. Throughout, the author presents stories of real-life predicaments that enliven what might have otherwise been bone-dry material. For example, "Credit Reports" describes the years-long misery of a failed entrepreneur: Roberto...had taken some risks on a restaurant that didn't work out. Finally, a chapter on credit scams and good uses of credit is followed by three appendices, including a list of other helpful books and websites. A fact-packed, easy-to-navigate resource for consumers concerned about debt. From AudioFile April, 2013 The Rich Dad brand of financial self-help books is known for being accessible to the average listener. Their personal relatability comes across in the narration of this volume. There are some surprise moments, such as when the listener hears Kim Kiyosaki explain in her own voice an aggressive debt repayment strategy. Sutton and Stratton deliver the content as though they were friends explaining these concepts to the listener in his or her own living room. The variation in tone, pitch, and emphasis keeps the listener engaged even during the myriad technical details on finances. There are also interview segments, taken from sessions with financial experts. M.R. copy; AudioFile 2013, Portland, Maine