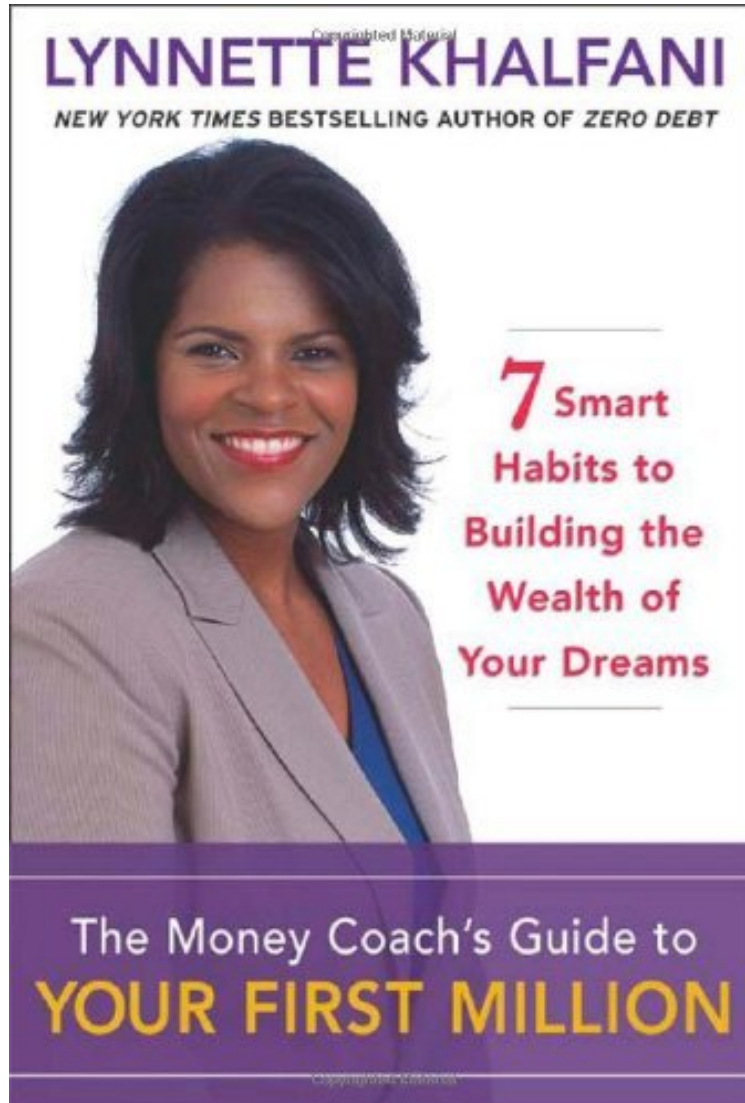


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About the Author
Lynnette Khalfani, The Money Coach, is a personal finance expert and author of the New York Times bestsellers Zero Debt and Investing Success. An award-winning journalist and former Wall Street Journal reporter, she has also worked as a television reporter at CNBC and has been featured in The New York Times, USA Today, Redbook, Essence, and Black Enterprise. Lynnette conducts financial workshops nationwide, and offers one-on-one coaching to teach individuals, couples and families to better manage their finances. Visit her website and sign up for her free personal finance newsletter at www.themoneycoach.net.