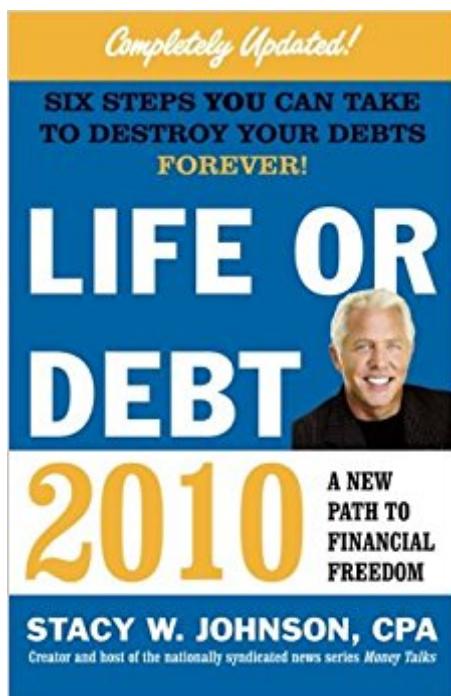


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# Life Or Debt 2010: A New Path To Financial Freedom



## **Synopsis**

As creator and host of the hugely successful Money Talks television news series, Johnson has helped millions of people get out of debt, achieve financial freedom, and earn from wise investments. Now, in this practical book, Johnson shares the secrets of his amazing program that will help readers gain financial freedom. Freedom from debt has almost nothing to do with how much a person earns or how much they know about finance. It all comes down to three basic principles: get rid of the debt, learn to live below your means, and start investing sensibly. In *Life or Debt*, Johnson spells out exactly how to accomplish these goals in a step-by-step plan that covers the basics in a plan that takes seven days to implement— but will work for a lifetime.

## **Book Information**

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## **Customer Reviews**

Freeing yourself from debt is easier than you think! Take it from Stacy Johnson. As creator of the hugely successful "Money Talks television news series, Johnson has helped millions of people get out of debt, achieve enduring financial freedom, and earn big from wise investments. Now it's your turn. In this focused, practical, and inspiring new book, Johnson shares the secrets of his amazing program that will win you financial freedom in just seven days. Strange but true, financial freedom has almost nothing to do with how much you make or what you know about high finance. It all comes down to three basic principles: get rid of the debt that is shackling you, learn to live below your means, and start investing sensibly and consistently. In *Life or Debt*, Johnson spells out exactly how to accomplish these goals in a step-by-step plan that covers \* How to calculate what

you really earn, where your money goes, and how you can quickly convert debts to investments\* How to quit "working" for credit card companies and mortgage holders by reducing (or eliminating) your debt now\* Why you're actually paying three times the sale price of the items you buy --and how to stop \* How to work out a simple budget that provides ample money for what you need and cuts out unnecessary expenses\* How to melt away that mountain of debt by prioritizing which debts should be paid off first and at what rate\* The secrets of investing wisely and with minimum risk\* 205 ways to save money--it really does add up! Destroying debt does not mean radically changing your lifestyle or giving up the things you love. It does mean taking charge of your financial freedom and making sure the money you earn goes to the things you care about. The power to live without debt is yours--let Stacy Johnson and this revolutionary new book help you unleash it now! "From the Hardcover edition.

Stacy Johnson a CPA and former stock broker realizes that all of the "things" that he "had to have" were shackling him with debt not making him happy. He took a hard look at his life and decided what really made him happy and took steps to get out of debt and live his life for himself not to pay the bills. He is also the host of Money Talks the personal finance news series that is the choice of NBC, CBS, FOX, ABC and YAHOO.

I wish I would have had this book ten years ago. My husband and I are already retired and we do not have any credit card debt but had I done a few things differently, we would have had a nice nest egg to match. I confirm what Stacy says that life without credit card debt is awesome. Not only is there no worry about paying bills but a life of not needing "stuff" is also freeing. We have and do use the Costco credit card (paid in full every month) for the reward points. We charge utilities, groceries, etc. This makes bill paying easy and the reward points add up quickly. Our freedom of not needing stuff keeps us from charging stuff. Life is good. So why would I read this book - always open to learning more ways to save or grow our dollars and I did learn new things.. Also recommend signing up for his newsletter on Money Talks News.

Plain and simple, loaded with great information. A must read for any of us looking to take control of our financial lives. Stacy gives a great but concise history that makes you stop and think. And lays out a plan, that if followed, will have the results you desire and need.

I have read many a getting out of debt book. Most mention reducing your lifestyle considerably until

your debts are paid off, including selling many things you may enjoy having, but that can be extremely unpleasant or difficult to most people. This book recommends finding something you love and finding ways to save money in your budget to create a "debt destroyer" and using this "debt destroyer" money every month to speed up paying off your debt. This allows you to adjust your lifestyle as much as you are comfortable without having to reduce your lifestyle to bare minimum. The technique taught in this book can be difficult at times and may take a bit longer to get out of debt than other books, but you still become debt free, and your lifestyle is not destroyed with the debt.

One of the best books around for those who want to pay off debt, create a budget that works, and save money.

As always, Stacy is clear and concise in explanations. Good basic guidelines for staying focused on debt control.

My husband loves this book! We've bought more to give to family members. Very easy to read and understand! Great get out of debt plan that really works and doesn't involve paying outside sources to get rid of debt for you.

This is an excellent book that should be mandatory on the high school level or the college level or the 50-year-old getting ready to enter retirement years level. Great advice that can be used by all

This is an excellent how-to book on getting out of debt fast, and staying debt free. With wit and wisdom, Stacy Johnson reminds us that wasteful ways trap people in a cycle of debt. We have to be our own best friends and be vigilant in avoiding common pitfalls that rob us of our hard earned cash. If you follow this plan, you will be able to solve your financial problems and avoid new ones.

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