



Slash Your Debt: Save Money and Secure Your Future

Gerri Detweiler, Marc Eisenson, Mark Eisenson

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Credit cards may sound like a great way to finance your lifestyle - but do you know how much you'll really be paying and just how long it will take you to get out of debt? Even if you consolidate your debts, do you know the hidden pitfalls that could cost you thousands and get you even deeper in debt? Now, this first-of-its-kind guide unlocks the secrets of "credit card math" and shows you how to navigate the tricky world of debt consolidation options - such as home equity loans, 401(k) loans, credit cards - and come out AHEAD. *Slash Your Debt: Save Money and Secure Your Future* - written by America's top credit experts, Gerri Detweiler, Marc Eisenson and Nancy Castleman - is filled with simple charts that show how to pay off small or large debts as fast as possible, saving you a ton of money. You'll discover ...

- * Why a 13% credit card can cost more to pay off than a 19% one ...
- * Where to get consolidation loans with no credit check ...
- * Smart ways to make secret credit card math work to your advantage ...
- * How to create a rapid repayment plan based on your personality ...
- * The 8 essential keys to successful debt consolidation ...
- * and much, much more!

The influential experts, who have already helped thousands of people save millions of dollars, are now offering YOU their priceless secrets in this step-by-step guide for getting out of debt fast. Chapter 1: Debt Consolidation Basics The Good News: If you choose the right consolidation loan, you'll have one monthly payment (or at least fewer payments), which can mean fewer hassles. You can save time and money -- if you choose a debt consolidation loan with an attractive interest rate and reasonable repayment terms. The Traps: You may pay more with a debt consolidation loan. That's correct. If you don't choose the right consolidation loan, you can end up forking over even more money than if you had just paid your bills at the higher interest rates. You may be in debt for a very long time. Some of these loans carry long repayment terms that can keep you in debt for decades, if not generations! You may end up deeper in debt than when you started. This happens to a lot of folks. Don't let it happen to you! Follow our advice to ensure that you'll get out of debt and stay out. Our first goal is to help you choose the lowest-cost debt consolidation option for your situation, which will hopefully mean lowering the interest rate you're being charged. But getting a lower rate is just one of the steps you can take to get out of debt and save a bundle. Another is to pay off your debt as soon as possible, ideally in no more than three to five years. Throughout this book, we're going to offer many tips that will help you pay off your debts faster, at less cost, and without creating more problems for yourself in the future. Concrete examples will make it easy for you to tune in on the advice that's most relevant to your situation. To keep the numbers as simple as possible, we'll assume your debt is all on one credit card, carrying a 17% interest rate and requiring a minimum monthly payment of 2% of the outstanding balance. As your balance goes down, so will your required payment. (That's how credit cards work. Mortgages, car loans, student loans, and other personal loans require a predetermined monthly payment that does not get smaller as the balance is paid down.) We'll compare three levels of debt: \$5,000, \$10,000, and \$15,000. If your debt is smaller or larger than that, you'll be able to use the tables we provide for information that more closely matches your situation. The Less You're Charged, the More It May Cost At first glance, it would seem that the lower the interest rate charged on a credit card balance, the less you'll pay in interest. And all things being equal, that would be true. Unfortunately, all things aren't always equal, and the credit card industry has come up with an ingenious way to turn less into more.

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From reader reviews:

Warren Johnson:

Playing with family inside a park, coming to see the ocean world or hanging out with pals is thing that usually you could have done when you have spare time, after that why you don't try point that really opposite from that. A single activity that make you not experiencing tired but still relaxing, trilling like on roller coaster you already been ride on and with addition details. Even you love Slash Your Debt: Save Money and Secure Your Future, you can enjoy both. It is great combination right, you still would like to miss it? What kind of hang type is it? Oh can occur its mind hangout men. What? Still don't obtain it, oh come on its known as reading friends.

Amanda Grant:

The book untitled Slash Your Debt: Save Money and Secure Your Future contain a lot of information on the idea. The writer explains the woman idea with easy approach. The language is very clear and understandable all the people, so do not worry, you can easy to read it. The book was compiled by famous author. The author brings you in the new period of time of literary works. You can read this book because you can keep reading your smart phone, or device, so you can read the book with anywhere and anytime. If you want to buy the e-book, you can wide open their official web-site in addition to order it. Have a nice go through.

Howard Benedict:

In this era which is the greater individual or who has ability in doing something more are more precious than other. Do you want to become certainly one of it? It is just simple strategy to have that. What you should do is just spending your time not much but quite enough to experience a look at some books. One of several books in the top collection in your reading list will be Slash Your Debt: Save Money and Secure Your Future. This book that is qualified as The Hungry Inclines can get you closer in turning into precious person. By looking right up and review this guide you can get many advantages.

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