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# The Debt Escape Plan



Consumer Credit Adviser for LendingTree



### Synopsis

â œDonâ ™t let excessive debt and poor credit hold you back! Reclaim your financial life using the proven strategies and motivational tools found throughout The Debt Escape Plan. Along the way, youâ <sup>™</sup>II be amused by Beverly Harzogâ <sup>™</sup>s humor and inspired by her considerable been-there, done-that wisdom.â •â "Lynnette Khalfani-Cox, author of New York Times best-seller Zero Debtâ œBeverly Harzog knows what it takes to break free from credit-card debt because sheâ ™s done it herself. In The Debt Escape Plan, she offers proven strategies, motivational tools, and just the right touch of humor to keep you inspired all the way to the end of your get-out-of-debt journey.â •â "Liz Weston, personal finance columnist and author of Your Credit Scorelf youâ ™re in credit-card debt and youâ <sup>™</sup>re tired of being told that all you need to do is give up your daily latteå "and cut up all your credit cardså "this is the book for you.Former credit junkie Beverly Harzog racked up thousands of dollars in credit-card debt during a decade of overspending. When she decided she wanted to break free from debt, she found that conventional advice about personal finance didnâ <sup>™</sup>t work for her.So, Beverly created her own unique debt escape plan and succeeded in paying off more than \$20,000 in credit card debt in two years. In The Debt Escape Plan, youâ ™II find easy-to-follow advice, often laced with a touch of Southern humor, to help you conquerâ "and stay out ofâ "credit-card debt.In this much-needed book, youâ ™ll learn:\* Why a one-size-fits-all approach to credit card debt doesnâ <sup>™</sup>t work.\* How to use the Money Personality Quiz to customize your own debt escape plan.\* The nine biggest debt mistakes and how to overcome them.\* Seven secrets for giving your credit score a quick boost.\* How to overcome the hardships of medical bills.\* How to debt-proof your future so this never happens to you again!

## **Book Information**

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#### **Customer Reviews**

I pre-ordered this book after seeing reviews of her previous work from 2 years ago ("Confessions of a Credit....") and upon getting a recommendation from another financial expert whom I trust dearly and has helped changed my financial and personal life tremendously. Well I got the book this past Saturday and Sunday night I caught insomnia so picked the book up about 330 am Monday Morning. Now usually reading puts me to sleep at that hour but after a few pages I realized I was in for a ride and needed to buckle up and take notes. Not only is the information and advice she provides practical, its rife with uber current information and content. She had information regarding accessing your FICO scores which I just read a week or so ago in the headlines. Mrs Harzog helps you identify what type of money manager you are (rather pleased with what type I was and hadnt realized) and has a short survey to determine how you generally process information you receive. This is so key as we are all so different and most books have a one size fits all program and instructions of which may or may not resonate with you. This book is great whether you are currently in debt, currently in a GREAT amount of debt, emerging from debt or competely debt free. She candidly shares her experiences and does not make you feel as if she's ever wagging her finger at you in chastisement and has a great tone of humor in it as well. Her advice on improving your credit score, sure you've seen some of this info before but its fresh and more detailed with her. Her charts on her webpage and in the book had me scouring my home at 5 in the morning looking for my old dry erase boards from college so I could map out my very own debt escape plan...however small it may be at the time.

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