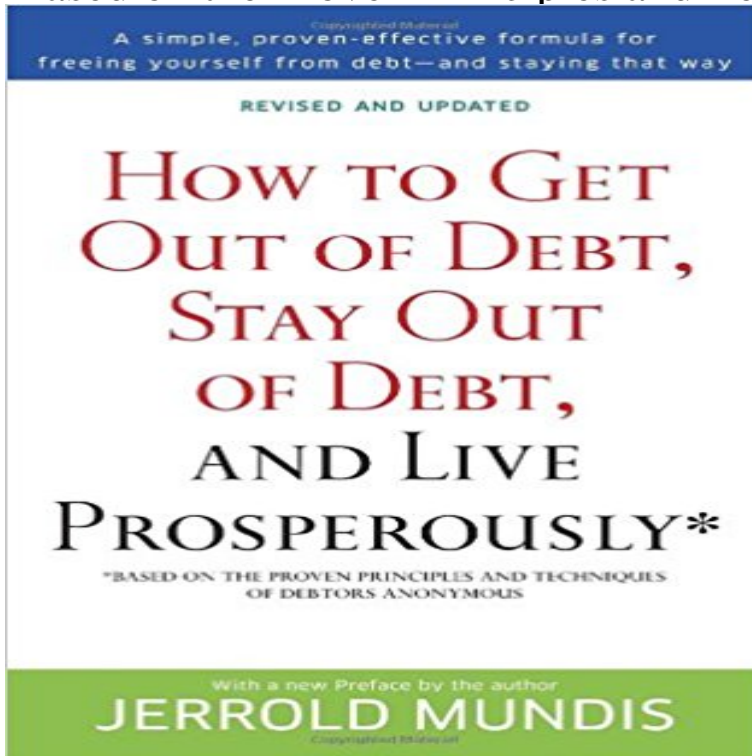


# How to Get Out of Debt, Stay Out of Debt, and Live Prosperously\*: Based on the Proven Principles and Techniques of Debtors Anonymous



A simple, proven-effective formula for freeing yourself from debt—and staying that way

Revised and updated, with a new Preface by the author

Do this month's bills pile up before you've paid last month's? Do you regularly receive past-due notices? Do you get letters threatening legal action if immediate payment is not made? Do the total amounts of your revolving charge accounts keep rising? Are you currently in debt or fear you're falling into debt, you are not alone. Sixty million Americans—from doctors to secretaries, from executives to the unemployed—face the same problem and live under the same daily stress. Based on the proven techniques of the national Debtors Anonymous program, here is the first complete, step-by-step guide to getting out of debt once and for all. You'll learn how to recognize the warning signs of serious debt how to negotiate with angry creditors, collection agencies, and the IRS how to design a realistic and painless payback schedule how to identify your spending blind spots how to cope with the anxiety and daily pressures of owing money plus the three cardinal rules for staying out of debt forever, and much more! This

book is neither sponsored nor endorsed by Debtors Anonymous. A recovered debtor, the author is intimately familiar with the success of the Debtors Anonymous program.

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