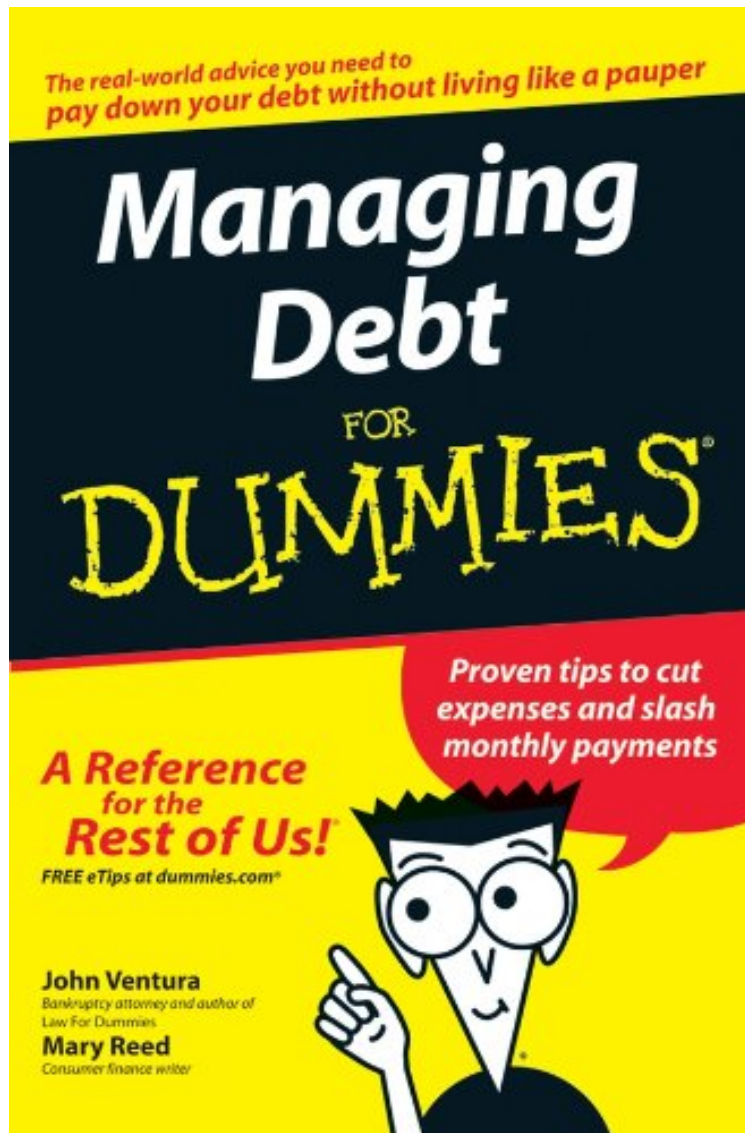


## Managing Debt For Dummies

*John Ventura, Mary Reed*

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**John Ventura, Mary Reed : Managing Debt For Dummies** before purchasing it in order to gage whether or not it would be worth my time, and all praised Managing Debt For Dummies:

0 of 0 people found the following review helpful. If you read it, they will come. And by they, I mean that cheddar pimpBy CustomerGood book. Read the whole thing on my toilet. Now my toilet is gold and I wipe with money. You can be like me too, but this book, dummy...1 of 1 people found the following review helpful. Really helped me a lot!By Gigi413I love the "Dummies" books. They are simple and easy, but they do get the job done. It helped me a lot and made me realize how close I am to getting into serious financial trouble. I am working with a credit counselor to get on a budget in addition to the many tips given in the book. I recommend this book to anyone who is heading down

the same path.0 of 0 people found the following review helpful. Four StarsBy CustomerVery good. A bit long towards the end, but very helpful nonetheless.

If you're trying to kick the "Buy Now/Pay Later" habit and get your spiraling debt under control, you need *Managing Debt For Dummies* now! This practical, commonsense guide provides straightforward strategies for coping with every kind of secured and unsecured debt, including, personal loans, car loans, mortgages, home equity loans, lines of credit, credit cards, finance company loans, and student loans. You'll find out how easy it is to: Distinguish between good and bad debt Go on a "debt diet" to get back into financial shape Start a filing system to track debt and protect life after debt Adopt a smart spending regimen Increase your income Consolidate your debt Decide which bills to pay when you can't pay them all Use credit cards responsibly You can still live well while slashing spending on groceries, clothing, and entertainment. Find out how in *Managing Debt for Dummies*.

From the Back Cover Tips on spending less and getting more for your money Manage your money wisely, stop accumulating debt, and start paying it off today! Are you carrying too much debt? Relax! This practical guide gives you simple, effective methods for paying off your bills as quickly as possible and getting your finances back on track. You'll find proven strategies for slashing spending, consolidating debts, dealing with collectors, handling high-risk debt such as a mortgage or car loan, and avoiding future debt problems. "Managing Debt For Dummies arms consumers with all of the tools and information they need to pay down their debts. It's an essential guide for anyone with money troubles." —Richard Alderman, Director of the Center for Consumer Law, Associate Dean, University of Houston Law School Discover how to Create a debt-busting budget Improve your spending habits Use credit cards responsibly Negotiate with creditors Manage past-due debt Rebuild your credit history About the Author John Ventura: John is a best-selling author and a nationally board-certified bankruptcy attorney. He is also an adjunct professor at the University of Houston Law School and the director of the Texas Consumer Complaint Center at the Law School. As a young boy, John dreamed of becoming a Catholic priest so he could help everyday people, and he spent his high school years in a Catholic seminary. After graduating, however, John decided to achieve his dream by combining journalism with the law. Therefore, he earned an undergraduate degree in journalism and a law degree from the University of Houston Law School. Later, he and a partner established a law firm in Texas, building it into one of the most successful consumer bankruptcy firms in the state. He subsequently began a successful consumer law firm in South Texas. Today, as Director of the Texas Consumer Complaint Center, he supervises law students as they help consumers with their legal problems. He is also a regular speaker at law conferences around the country and serves on the Bankruptcy Council for the Texas Bar Association. John is the author of 13 books on consumer and small business legal matters, including *Law For Dummies*, 2nd edition; *The Everyday Law Kit For Dummies*; *Divorce For Dummies*, 2nd edition; and *Good Advice for a Bad Economy* (Berkeley Books). John has been interviewed about consumer money matters by numerous national media including CNN, NBC, NPR, Bloomberg Television Radio, The Wall Street Journal, USA Today, Newsweek, Kiplinger's Personal Finance, Money, Inc. Martha Stewart's Living, Bottomline, Entrepreneur, Bankrate.com, CBSMarketWatch.com, and MSNMoney.com. In addition, his comments and advice have appeared in major newspapers around the country, and he has been a frequent guest on local radio programs. Mary Reed: Mary Reed is a personal finance writer who has coauthored or ghostwritten numerous books on topics related to consumer money matters and legal rights. The books she has coauthored with John Ventura include *The Everyday Law Kit for Dummies*, *Divorce For Dummies*, and *Good Advice for a Bad Economy* (Berkeley Books). Mary has also written for the magazines *Good Housekeeping*, *Home Office Computing*, and *Small Business Computing*, and she has ghostwritten numerous articles that have appeared in national and local publications. Mary is also the owner of Mary Reed Public Relations (MR&PR), an Austin, Texas-based firm that provides public relations services to a wide variety of clients, including authors, publishers, attorneys, financial planners, healthcare professionals, retailers, hotels, restaurants, and nonprofits. Prior to starting her public relations business and writing career 20 years ago, she was vice president of marketing for a national market research firm, marketing director for a women's healthcare organization, and public relations manager for *Texas Monthly*, a national award-winning magazine. She received her MBA from Boston University and her BA from Trinity University in Washington, DC. In her free time, Mary serves on the board of a community development corporation in her neighborhood. She also enjoys long morning bike rides, road trips with her husband, gardening, working her way through the stack of books by her bed, taking care of her six cats, and spending time with her family and many friends.