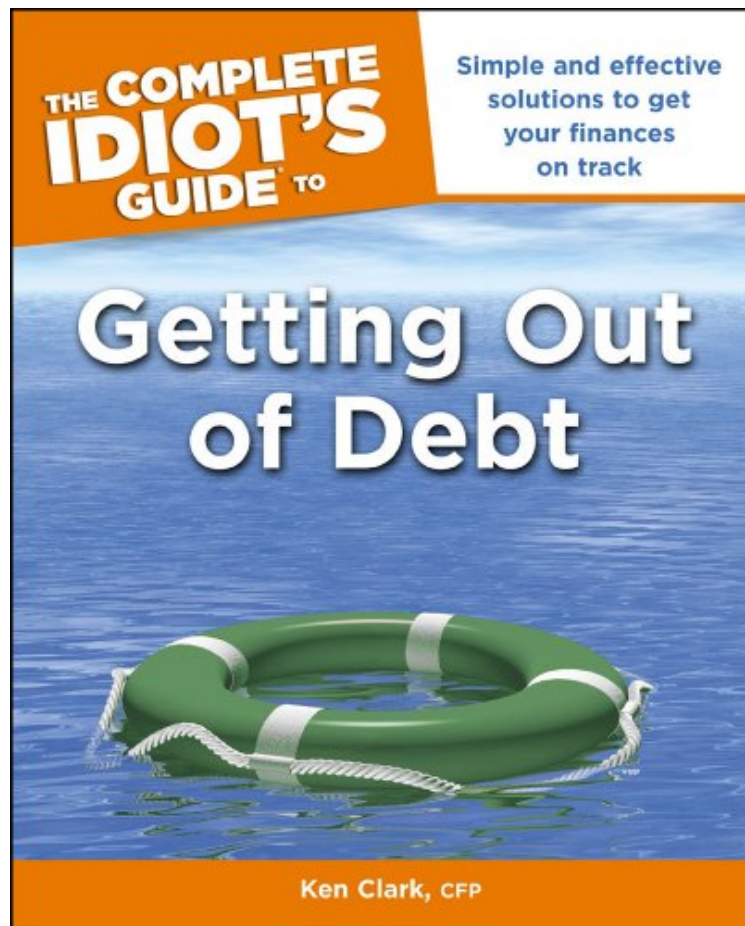


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Borrowing from Peter to pay Paul? The American economy is dragging, with unemployment rates rising and consumer debt hitting \$2.5 trillion. Many people are in deep and need help. Here, a Certified Financial Planner explains the mathematics of debt; strategies to deal with credit card, mortgage, student, and other loans; why debt consolidation and taking loans from a 401(k) can lead to problems; truths about bankruptcy; and how to use debt while eliminating it.- Includes essential resources and websites, sample letters and forms, loan forgiveness programs, bankruptcy resources- Author a Certified Financial Planner- Covers every kind of debt, mortgages to credit cards to student loans- National credit card debt is growing exponentially

About the AuthorKen Clark, CFP, graduated from Pepperdine University, then worked for PaineWebber (now UBS), co-managing over \$100,000,000 in assets. He started his own investment management firm and a subsidiary and now divides his time between running his financial planning practice, pastoral counseling, and pro bono work for military families. He has recently been hired as the college savings guide at About.