

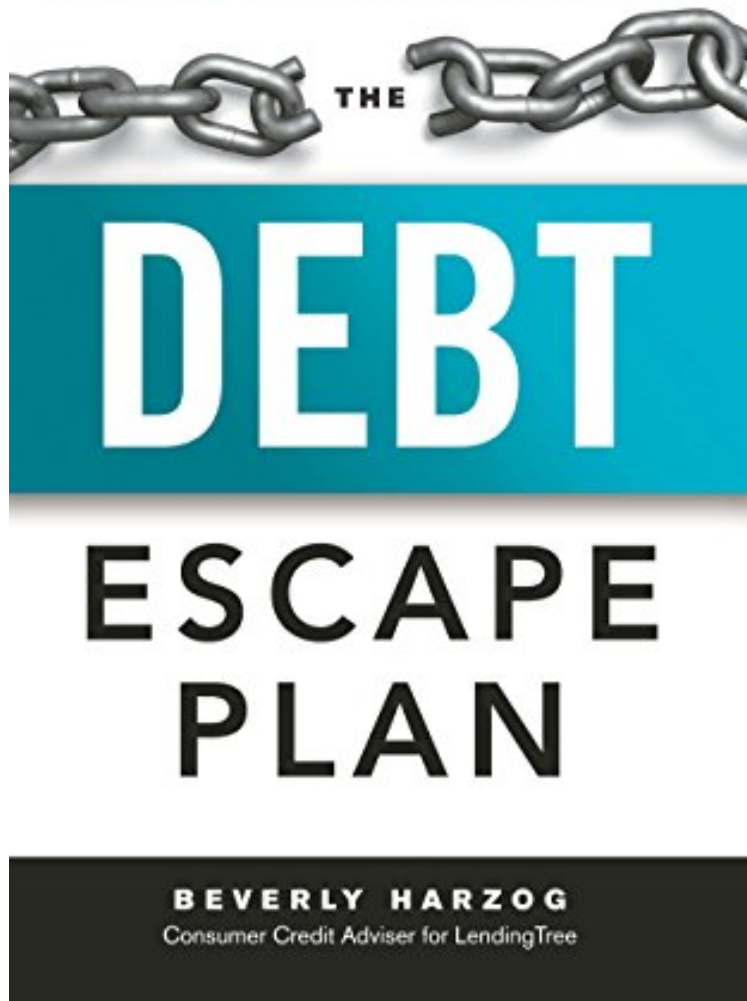
(Read free) The Debt Escape Plan

## The Debt Escape Plan

*Beverly Harzog*

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**How to Free Yourself From Credit Card Balances,  
Boost Your Credit Score, and Live Debt-Free**



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**Beverly Harzog : The Debt Escape Plan** before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Debt Escape Plan:

30 of 32 people found the following review helpful. Kept me up all morning By David Michael 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. There may be a time or two when you feel she's lost you but just reread the previous paragraph or continue reading and it will become clear as a bell to you ( That may have been just me forcing myself awake at that ungodly hour) if not clearer. Her tips on saving and making more money to pull you out of your conundrum are terrific also. There's so much meat in this book but its such an easy read. I completed the book around 7am the same morning and immediately after began updating my Mint account, using her online excel charts and re-adjusting my budget for the month of March. Very empowering and feel good. And after feeling so ashamed and low with debt weighing on you, its refreshing to hear from someone that says "Hey, I did it too. Lets own up to it, stop hiding from it, we'll tackle this together...Lets begin here!" 11 of 11 people found the following review helpful. Our Finances Will Look Pretty Six Months From Now.....By Sharon A. WaldropIs there a better way to learn how to get out of debt than from the wisdom of someone who has done it? I don't think there is. This book talks to us very matter-of-factly without sugar coating the subject, yet encourages us that that there is hope. The tone is very friendly with light humor. Harzog sounds like someone I'd want to have lunch with, as she writes a very conversational book. It's an entertaining read on a subject that can be dry and boring. I recently finished the book and can't wait to see where I am six months from now. I think I will see a difference and be on the right path to getting a handle on our family debt. Thank you! 7 of 7 people found the following review helpful. Straightening out finances can be funBy Karla McNeeseIt's pretty exciting when you see all the options presented here. This book shows ways of tackling debt I haven't seen before and i thought i had heard it all. A very useful tool.

Idquo;Donrsquo;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, yoursquo;ll be amused by Beverly Harzogsquo;s humor and inspired by her considerable been-there, done-that wisdom.rdqquo;mdash;Lynnette Khalfani-Cox, author of New York Times best-seller Zero Debtldquo;Beverly Harzog knows what it takes to break free from credit-card debt because shersquo;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.rdqquo;mdash;Liz Weston, personal finance columnist and author of Your Credit ScoreIf yoursquo;re in credit-card debt and yoursquo;re tired of being told that all you need to do is give up your daily latteand cut up all your credit cardsmdash;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 didnrsquo;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, yoursquo;ll find easy-to-follow advice, often laced with a touch of Southern humor, to help you conquermdash;and stay out ofmdash;credit-card debt.In this much-needed book, yoursquo;ll learn:\* Why a one-size-fits-all approach to credit card debt doesnrsquo;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!

ldquo;Beverly Harzog knows what it takes to break free from credit-card debt because shersquo;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.rdqquo;Liz Weston, personal finance columnist and author of Your Credit Scoreldquo;Donrsquo;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, yoursquo;ll be amused by Beverly Harzogsquo;s humor and inspired by her considerable been-there,done-that wisdom.rdqquo;Lynnette Khalfani-Cox, author of New York Times best-seller Zero DebtAbout the AuthorBeverly Harzog is the Consumer Credit Adviser for LendingTree, a nationally recognized credit-card expert, consumer advocate, and the author of the award-winning Confessions of a Credit Junkie: Everything You Need to Know to

Avoid the Mistakes I Made. She runs a popular credit blog on [BeverlyHarzog.com](http://BeverlyHarzog.com). Harzog has appeared on Fox News, ABC News Now, FoxNews.com Live, CNN Newsource, and NY1, and is a frequent guest on syndicated radio shows. Her advice can also be found in print and on major Websites, including the Wall Street Journal, CNNMoney.com, the New York Times, USA Today, Money, Kiplingerr's, Time.com, and the Washington Post.