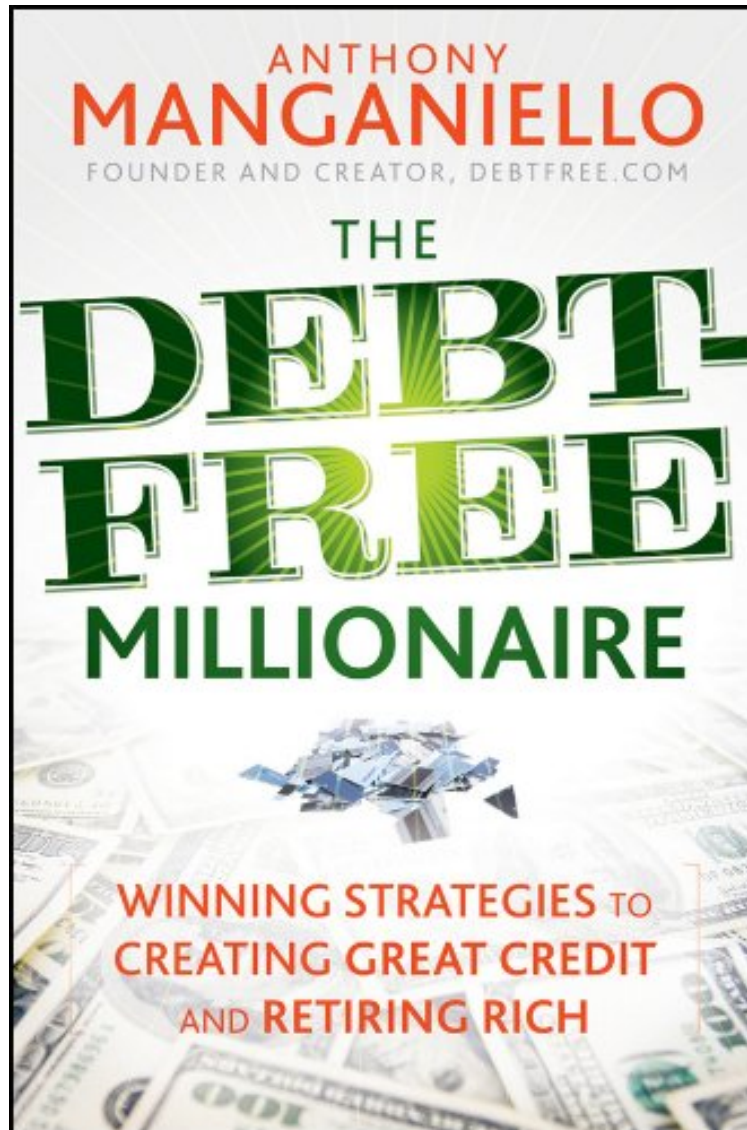


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The Debt-Free Millionaire: Winning Strategies to Creating Great Credit and Retiring Rich

Anthony Manganiello

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Praise for The Debt-Free Millionaire "The Debt-Free Millionaire is a clarion call for a generation that was brought up on spending tomorrow's money today. As someone who spent time in the financial services industry, I can unequivocally state that Anthony's pragmatic and refreshingly contrarian approach to the real secrets of cash-flow management—and leveraging the credit system—are a breath of fresh air in a smog-choked world of misinformation and confusing financial advice. I can think of a million reasons to read it." —Michael DiFrisco President, BrandXcellence "Read this book. Do what it says. Start living the dream. If you're ready to take charge of your financial future, this is the place to start." —Keith J. Cunningham Keys to the Vault Business School for Entrepreneurs "The Debt-Free Millionaire offers unique insights, little known strategies and easy-to-understand practical tools to first manage then eliminate debt. It is a must read for both consumers and financial professionals to better explain the often complex world of debt management. More like getting sensible advice from a good friend than a technical financial advisor." —Roy Balfour President of Ro-Mart Inc. "Tony has produced a clear and straightforward guide to debt, and how to eliminate it, that is as timely as it is needed. Anyone who follows the program in this book will be glad they did." —Jeffrey K. Meek Former Vice President—Recovery Operations, WaMu Card Services "Great for readers of all ages and in all financial stages. This isn't one of those get-rich-quick schemes. This book provides a foundation for a paradigm shift in your thinking process and allows for you to see how to achieve the seemingly unachievable. I was hooked from the beginning!" —Jenna Keehnen Executive Director, www.USOBA.org

From the Inside Flap Are you tired of spinning your financial wheels? Do you really want to know what it feels like to not worry about money? Has the difficulty of managing your financial life led you to just accept things as they are and hope they'll just "work out" in the end? If you answered "yes" to any of these questions, then it's time to make a change—and the knowledge you need to become a debt-free millionaire is literally in your hands right now. The desire to get out of debt can sometimes be smothered by the sheer volume of information, and misinformation, available. To overcome such obstacles, what you need is one place to find the right answers, right away. That's why author Anthony Manganiello—founder and creator of DebtFREE.com and President and CEO of Centricity, Inc.—has created The Debt-Free Millionaire. Since 1995, Manganiello has helped hundreds of thousands of people get out of debt, and now, he'll show you how to do the same. Throughout these pages, he skillfully outlines a plan that will allow you to eliminate debt, develop better credit, and retire comfortably. You'll learn everything from how to perform a Cash-FLOW Analysis™—a straightforward approach to assessing your financial standing—to putting your plan into action. Along the way, Manganiello reveals how debt and credit should fit into your financial life and addresses how to employ specific strategies that will lead you to accumulate wealth instead of what you're most likely doing now, consuming it. No matter what your current financial situation, the five simple steps comprising this plan will put you in a better position to prosper in the years ahead. You'll also find that as you progress through the Debt-Free Millionaire Plan, you'll be fairly well insulated from the economic ups and downs experienced by others who are stumbling through life without a plan. After reading this book, when you think of what a millionaire is, you'll realize that the only difference between you and becoming a millionaire is a matter of time and distance. The strategies outlined here will help you close that gap as quickly as possible. About the Author Anthony Manganiello is founder and creator of DebtFREE.com and President and CEO of Centricity, Inc. He is regarded as one of the foremost experts on the impact debt-elimination services can have on a consumer's credit. Currently, he serves as a member of the Advisory Board of the United States Organization for Bankruptcy Alternatives and attends

meetings with government officials providing testimony regarding the needs consumers face in today's economically challenging times.