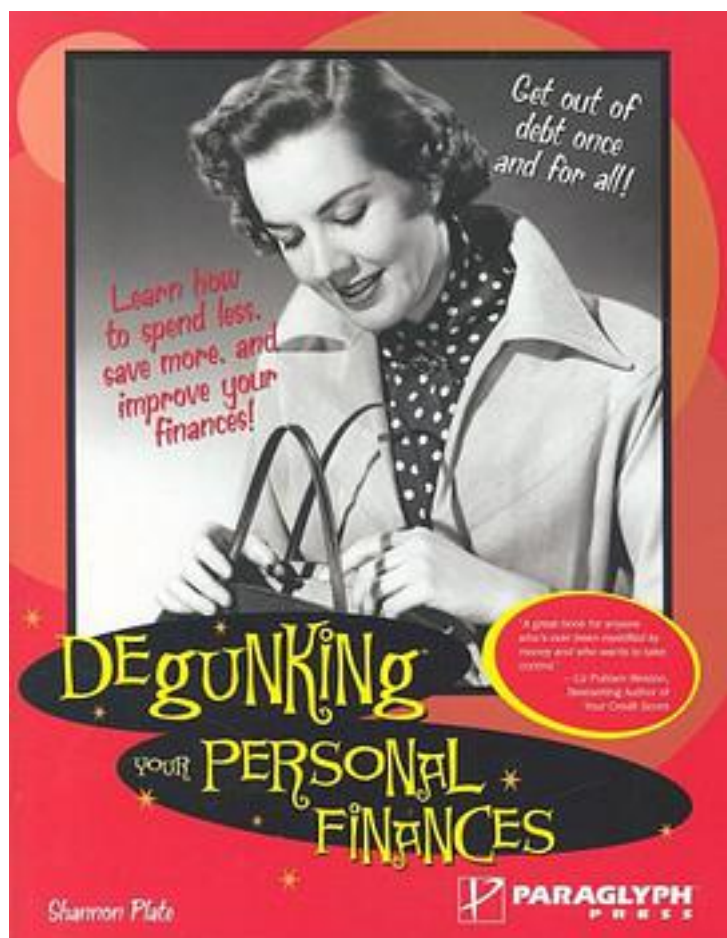


Degunking Your Personal Finances



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Most books about personal finance promise to make you rich overnight, or they make you feel bad about your past financial choices. They don't help you prioritize what you should do today, what you can do next week, and how you can establish an ongoing

action plan to manage your finances. How can you save for the future when you are broke today? How can you avoid juggling credit card payments and other bills? What if a medical emergency occurred? Will you ever be able to afford a vacation to Hawaii? The good news is that whether you sink or swim is up to you and "Degunking Your Personal Finances" can really help. And even if you have had problems with debt in the past, you can change your financial future for the better. "Degunking Your Personal Finances" will give you the help you need immediately to put your financial picture into perspective. The book explains in plain language what you really need to know about your finances and how to manage them--with a minimum of pain and suffering. "Degunking Your Personal Finances" gives you a 12-step, easy-to-follow, financial management plan that everyone can follow. Even if you think you'll never straighten out your finances, this book will show you how to take one step at a time to degunk your financial situation. "Degunking Your Personal Finances" will put you in control by helping you to get out of debt or prevent you from getting into trouble in the first place. It uncovers the mysteries of setting up a useable budget that's based in reality (not fantasy), making the right financial decisions every day, setting up college saving accounts, what types of loans work for you and against you, and how to enjoy a great standard of living without having mountains of bills.

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