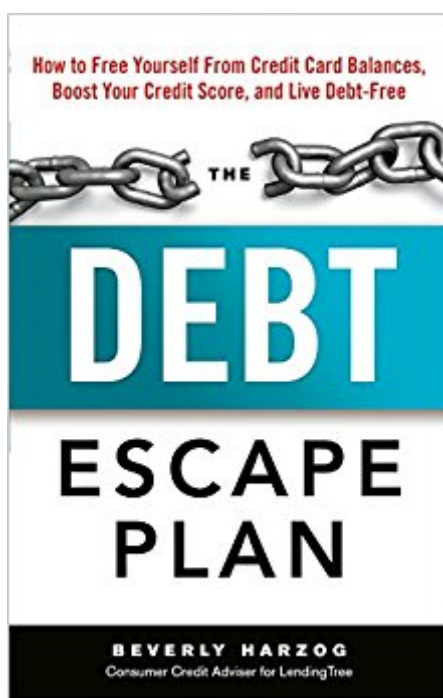


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# The Debt Escape Plan: How To Free Yourself From Credit Card Balances, Boost Your Credit Score, And Live Debt-Free



## Synopsis

Winner of the American Society of Journalists and Authors' 2016 Outstanding Book Award in the Self-Help category  
Praise for Author's Last Book: "Confessions of a Credit Junkie is presented in a conversational tone, without confusion, techno-speak complexity or excessive industry jargon. The book breaks through delusion and naiveté and can, given a chance, inspire even the most wide-eyed spender to avoid the pit of debt that snared Harzog and so very many others. Creditcardinsider.com If you're in credit-card debt and you're tired of being told that all you need to do is give up your daily latte and cut up all your credit cards 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 didn'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*, you'll find easy-to-follow advice, often laced with a touch of Southern humor, to help you conquer and stay out of credit-card debt. In this much-needed book, you'll learn: Why a one-size-fits-all approach to credit card debt doesn'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!

## Book Information

Paperback: 288 pages

Publisher: Career Press; 1 edition (February 18, 2015)

Language: English

ISBN-10: 1601633602

ISBN-13: 978-1601633606

Product Dimensions: 7.4 x 0.5 x 8 inches

Shipping Weight: 11.2 ounces (View shipping rates and policies)

Average Customer Review: 4.3 out of 5 stars 29 customer reviews

Best Sellers Rank: #617,634 in Books (See Top 100 in Books) #128 in Books > Business & Money > Personal Finance > Credit Ratings & Repair #1119 in Books > Business & Money > Personal Finance > Budgeting & Money Management

## Customer Reviews

“Beverly Harzog knows what it takes to break free from credit-card debt because she’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. Liz Weston, personal finance columnist and author of *Your Credit Score* “Don’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, you’ll be amused by Beverly Harzog’s humor and inspired by her considerable been-there,done-that wisdom. Lynnette Khalfani-Cox, author of New York Times best-seller *Zero Debt*

Beverly 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. 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, Kiplinger’s, Time.com, and the Washington Post.

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, it’s 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 hadn’t 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 completely 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!"

Is 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!

It'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.

Great advise on how to pay off debt. Since reading the book I have knocked 10% off my debt. Great read with good tips on how to get back on track financially.

I don't find it informative. It's for people that really have no idea about personal finance. If you budget already and know what your situation- this is not the book to read. Nothing new. Apply all extra income to pay down your debt.

So far it's a AMAZING Read and it has HELPED me so much!!! Can't wait to read the others!!! Love

her style of writing her funness and her way of explaining !!!!

We are getting ready to send our son to college and this book has helped us make smart decisions. I think these kind of books should be required reading for people when they are young ... Terrific book by a talented and very practical writer.

Very informative! So far i've started a budget plan and I am already seeing areas that can be reduced. Next move is to eliminate my credit debt.

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Negative Items from Your Credit Report FAST (How to Repair Your Credit) FRUGAL LIVING: MAKE MORE MONEY BY SPENDING LESS (Budgeting money free, How to save money tips, Get out of debt fast, Live cheap, Debt free, Spend less) Credit Repair: How To Repair Credit And Remove ALL Negative Items From Your Credit Report Forever

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