

debt cures pdf download



Kevin Trudeau jailed for 10 years over weight-loss book claims.

Best-selling American author Kevin Trudeau, whose name became synonymous with late-night TV pitches, has been sentenced to 10 years in prison for swindling consumers through infomercials for his book about weight loss.

As he imposed the sentence prosecutors had requested, district judge Ronald Guzman portrayed 50-year-old Trudeau as a habitual fraudster from early adulthood. So brazen was Trudeau, the judge said, he once even used his own mother's social security number during a scam.

"Since his 20s, he has steadfastly attempted to cheat others for his own gain," Guzman said, adding that Trudeau was "deceitful to the very core".

Trudeau showed little emotion as the sentence was handed down at a hearing in Chicago.

Addressing the judge in a 10-minute statement, Trudeau apologised and said he had become a changed man. He had meditated, prayed and read self-help books, he said, while locked up at Chicago's Metropolitan Correctional Center.

"I have truly had a significant reawakening," said Trudeau, who was dressed in orange jail clothes. "If I ever do an infomercial again ... I promise: no embellishments, no puffery, no lies."

Jurors convicted Trudeau of criminal contempt in November for defying a 2004 court order barring him from running false ads about the weight-loss book, *The Weight Loss Cure 'They' Don't Want You to Know About*. Despite the order, he aired the infomercials at least 32,000 times, according to prosecutors.

He sold more than 850,000 copies of the book, generating \$39m (£23m), prosecutors said.

Asking for a sentence of less than two years for his client, defence attorney Tom Kirsch said the harm Trudeau caused was minor compared with frauds in which people are cheated out of their life savings.

"A 10-year sentence might be appropriate for a defendant who destroyed lives," Kirsch said. "[But] Trudeau – if he swindled anyone – swindled them out of \$30 [the price of the book]."

Another defence attorney, Carolyn Gurland, added that Trudeau's legal troubles had already cost him his businesses and his home.

But Guzman showed little sympathy, appearing angry as he said Trudeau had thumbed his nose at the justice system by violating multiple court orders since the 1990s.

"He has treated federal court orders as if they were mere suggestions ... or impediments to be sidestepped, outmanoeuvred or just ignored," the judge said.

Trudeau's weight-loss book describes a gruelling, 500-calorie-a-day diet, as well as hormone treatments. The deception, Guzman explained, came in Trudeau's infomercials, which misrepresented the contents of the book as laying out "a simple, no hunger ... diet-free method of losing weight" that enticed more people to buy the book.

Trudeau became rich selling millions of books with titles including *Natural Cures 'They' Don't Want You to Know About* and *Debt Cures 'They' Don't Want You to Know About*, touting them in commercials with news-interview formats.

As legal scrutiny intensified over the years, Trudeau claimed the US government was persecuting him, and accused agencies and other vested interests of conspiring to suppress low-cost, common remedies for diseases including cancer.

His weight-loss book, which once topped bestseller lists, was the focus of the criminal conviction for which he was sentenced. It also was the subject of a related civil case brought by the Federal Trade Commission, in which Trudeau was ordered to pay a \$37m judgment.

Debt Cures Reviews.

As you see all the TV commercials promising a low rate loan to consolidate all your debt into one low monthly payment, you may be tempted to give them a call. Before you do that, you should hear what National Debt Relief has to say. Call for free debt help: 1-888-981-4979.

National Debt Relief can help you resolve your unsecured credit card debt problems without a loan. You can pay off all your credit cards in 24 to 48 months.

You can get started with a free savings estimate and see how much you can save. If you want to cure your debt problems, talk to National Debt Relief.

Call Now: 1-888-981-4979.

National Debt Relief is a BBB accredited business . They are also a member of the American Fair Credit Council and platinum member of the International Association of Professional Debt Arbitrators.

They have helped thousands of families resolve millions in debt.

You can get a free debt relief quote with no obligation. Their certified debt counselors will explain all the debt relief options available to you and

help you select the best one for your financial situation.

Not everyone will qualify – and this is a good thing. They only want to get you enrolled into a plan that will have the best chance of success.

There are also no upfront fees and NDR only gets paid when you see results – debt resolution. They only get paid when one of your credit card accounts is settled.

Sure, you can do your own debt negotiation and haggle with your creditors. But, it does take a lot of time and energy to contact your creditors every couple weeks and explain your financial hardship and why you can no longer make your minimum payments. Or, you can trust the professionals to handle your creditors for you and work to get your debts resolved and get you back in control of your finances.

Call National Debt Relief Now: 1-888-981-4979.

You can also see their reviews on top independent consumer review sites like Top Consumer Reviews and Top Ten Reviews.

You will see that they have the #1 ranking for debt relief and debt settlement companies.

So if you are having trouble with your bills due to a recent divorce, job loss or medical emergency, you may want to give National Debt Relief a call and see how they can help you. It may be the best debt cure out there for your situation. You have nothing to lose and a lot to gain by talking to them for free.

Thanks for reading,

Debt Cures Reviews.

Kevin Trudeau's Free Money Book.

Kevin Trudeau's Free Money book is still airing on late night infomercials making big promises about getting free money from the government you never have to pay back. It's similar to the Matthew Lesko commercials promising free money to pay your bills, free grant money to start your own business.

You do not have to buy the free money book from Kevin Trudeau. It is now available on Amazon and taking a look at the reviews you can see many are not too favorable. This may be due to the fact that KT has a bad reputation for some things he has done in the past.

Consumers have been slow to forgive him. However, I bought my copy of this book along with his Debt Cures 2 book to review it for you all. I actually found some free money that I had forgotten about from an old job. It wasn't much, under \$20 bucks but it helped cover some of the cost of the book.

So if you take the time to look through the book and search the unclaimed cash sites, free money sites, and free grant money programs then you may be able to find something as well.

In these tough economic times we can all use the help we can get. So take a look at Kevin Trudeau's Free Money "They" Don't Want You to Know About You can pick up a copy for under \$10 bucks now.

-Adam Debt Cures Reviews.

How To Become Debt Free In 2012.

Happy New Year! Can you believe it's 2012 already? Are you ready to become credit card debt free? You don't have to fantasize about getting rid of your debts. You can actually do something about it instead of looking for the latest "debt cure" out there on late night TV.

You don't have to struggle anymore to make the minimum payments on your credit cards. You can be free from your credit card debts once and for all.

You don't have to be unhappy anymore because you cannot afford to travel and see the world or start that small business you've always dreamed of.

You don't have to blame the sluggish economy for your financial woes. You can actually use that to your advantage. Foreclosures and bankruptcies are up.

You need help paying off your credit card bills and this debt relief solution may be the answer you are looking for.

What am I talking about?

Credit card debt forgiveness.

Debt forgiveness is when your creditors agree to forgive your entire outstanding balance for a small fraction of the total owed. This does not involve bankruptcy. This is totally legal.

How fast can it work?

You can be completely credit card debt free in 12 to 18 months on average. Sometimes less and sometimes more.

Debt forgiveness is better than credit counseling because you do not have to pay back the full balance owed. Credit counseling can take anywhere from 24 to 60 months to complete.

Resolving your debts this way is also better than filing bankruptcy because you still have to pay back most of what you owe with chapter 13 and you may not qualify for chapter 7 if you earn too much money.

Imagine having the huge burden your debts have had on you lifted off your shoulders. Imagine the emotions you will feel when you see your credit card balances at \$0.00.

You can start down the road of becoming credit card debt free in 2012 with a free no obligation consultation.

If you are deeply in debt this may be your best chance of digging yourself out from under it.

You have nothing to lose by getting a free debt analysis and seeing how much you can save.

Make a resolution now to get the help you need to get your life back. Become debt free in 2012.

This may be the best debt cure out there that doesn't cost you a thing to get started.

Here's to a start of a great New Year!

Debt Cures Reviews.

National Debt Relief Program

What is a good national debt relief program and what can it do for you? Is it better than filing bankruptcy or non profit credit counseling. What kind of debt relief are we talking about here? What are the best debt cures out there?

When you talk about debt relief, there are many things you could be talking about. But for this debt relief program we are talking about debt settlement, sometimes referred to as debt negotiation. People think of the words as interchangeable even though they mean slightly different things.

Debt settlement allows many people who are suffering from massive credit card debt or other unsecured loans to drastically reduce those credit card balances in a relatively short period of time. How short? As quick as 12 months. In less than 1 year you could be credit card debt free.

One of the leaders in debt settlement offers a national debt relief program in all 50 states. This debt settlement company is called National Relief. They offer debt relief with no upfront fees and you can get all your money back at anytime without any penalty or fees. They are also fully FTC compliant and have one of the lowest success fees in the industry.

How much does credit card debt settlement cost?

In years past, you could expect to pay an upfront fee and a monthly fee to have a debt settlement firm settle your debts with your creditors. This was at least 15% of your outstanding balance. Sometimes it went higher up to 25% or more.

And these companies made no guarantees that your creditors would be willing to reduce your balances with a debt settlement offer.

Now in 2011 and into 2012, companies can only charge a fee after they have delivered savings on your debts. They only get paid if they reduce your balances. You can think of it like a contingency fee for a law firm that only gets paid when they win a case. In this case the "winning" comes from getting your creditors to agree to a lump sum payment for a forgiveness of your entire debt.

On average you will have to pay a 20% fee based on the savings of your debts. So if you get credit card debt forgiveness of 50% by Bank of America, Chase, HSBC, Advanta, Citibank, Discover Card, FIA Card Services, Wells Fargo, American Express, US Bank or Capital One Bank then you will end up with a savings of 30% after the success fees.

For example, one of your creditors could agree to forgive your \$10,000 Visa or MasterCard for a lump sum payment of \$5,000. Then you would have to pay a \$2,000 success fee. However in many cases you can get a higher reduction percentage on your debts. Sometimes as low as 25%. But we don't want to give you the best case scenario. It's better to give an average scenario so that your hopes are not too high when your creditors do not agree to a 25% settlement offer.

Each credit card bank is different and not all of them will be willing to settle your accounts for less than full balance.

Debt settlement is a better alternative than filing for Chapter 13 bankruptcy. The effects on your credit report and score are similar but with debt settlement they do not last as long. You can recover from debt settlement in 12 to 24 months and be able to buy a house or car shortly thereafter. This is not the case with a bankruptcy filing.

Even though National Relief offers a national debt relief program in all 50 states, it is not for everyone. There are some situations where it may not be a good idea to pursue this debt elimination method. They may guide you down a different path that works better for your unique circumstances.

Fortunately, they offer a free debt analysis to discuss your financial crisis and they can work with you in deciding if debt settlement and debt

negotiation is one of the best debt cures for you and your family.

Infomercial king's empire crumbles.

Host Desair Brown takes a closer look at Kevin Trudeau's "Cure" empire and the infomercial industry.

In this Oct. 28, 2013 file photo, television infomercial pitchman Kevin Trudeau speaks to the media after leaving the Metropolitan Correctional Center in downtown Chicago. (Photo: Michael Jarecki, AP)

Story Highlights.

Prosecutors said they could think of no comparable case of brazen cheating As legal scrutiny increased, Trudeau claimed the government was out to get him Trudeau said he was too broke to pay a \$37 million civil judgment.

CHICAGO (AP) — A federal judge on Monday sentenced TV pitchman Kevin Trudeau to 10 years in prison for bilking consumers via infomercials for his best-selling weight loss book.

U.S. District Judge Ronald Guzman blasted the 50-year-old Trudeau before the sentencing, saying that for decades he "steadfastly attempted to cheat others for his own personal gain." Guzman called Trudeau "deceitful to the core."

Minutes before, Trudeau apologized to the court and said he was a changed man. Trudeau has been jailed since November, when jurors convicted him of criminal contempt for defying a 2004 court order barring him from running false ads about the book. Despite the order, Trudeau aired the infomercials at least 32,000 times, according to prosecutors.

Prosecutors had said they could think of no comparable case of someone cheating people so brazenly, and they had said Trudeau deserved a sentence of at least 10 years. Defense attorneys said Trudeau deserved no more than two years.

Trudeau touted his book, The Weight Loss Cure 'They' Don't Want You to Know About , in commercials that often employed news-interview formats. He's sold millions of other books under titles such as Natural Cures 'They' Don't Want You to Know About and Debt Cures 'They' Don't Want You to Know About .

As legal scrutiny intensified over the years, Trudeau claimed the U.S. government was out to get him, and he accused agencies and other vested interests of conspiring to suppress low cost, common remedies to diseases, including cancer.

His weight-loss book, which once topped best-seller lists, was the focus of the criminal conviction and a related civil case brought by the Federal Trade Commission, in which Trudeau was ordered to pay a \$37 million judgment.

Trudeau said he couldn't pay the civil judgment because he's broke. But the FTC noted Trudeau spent lavishly in recent years, including \$359 on two haircuts. Trudeau claimed not to know where \$100,000 in gold bars that he bought had gone.

He sold more than 850,000 copies of the weight book, generating \$39 million in revenue, prosecutors say. But his lawyers have argued it can only be said 67 buyers were defrauded because that's how many complained to consumer protection agencies.

Prosecutors in the criminal case skewered Trudeau in one recent filing, calling him an "uncontrollable huckster" who would likely even endeavor to defraud fellow prisoners while behind bars.

In a response, the defense called that "overblown and unfair." They also contended the harm to any one person would have been less than the cost of the \$30 book, so no one can claim the "defendant's actions shattered lives."

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Debt Cures 'They' Don't Want You to Know About.

We are sorry. We are not allowed to sell this product with the selected payment method.

Listeners also enjoyed.

Natural Cures 'They' Don't Want You to Know About.

Kevin Trudeau blows the lid off a nest of deception and double standards concerning general and individual health in New York Times best seller Natural Cures 'They' Don't Want You To Know About. Kevin has risked government prosecution to bring you the full story of an intricate conspiracy. Follow Kevin on an amazing journey through the behind-the-scenes world of corporate sponsored "nutrition" and "health," and learn about Natural Cures 'THEY' Don't Want You To Know About.

supressed truth.

The Law of Success in Sixteen Lessons.

The Law of Success (originally The Law of Success in 16 Lessons) is the title of Napoleon Hill's first book set, published initially in 1928 as a multi-volume correspondence course and later more compact formats in recent years. The work was originally commissioned at the request of

Andrew Carnegie at the conclusion of a multi-day interview with Hill, and was based upon interviews of over 100 American millionaires across nearly 20 years.

Great Lessons.

The New Psycho-Cybernetics.

Most of us still live by the motto, "No pain, no gain." But this approach to life is actually a prescription for fear, frustration, and self-doubt. Much of what we learn about success is based on the pain/gain idea: in essence, work harder, be more persistent, and develop greater willpower. The New Psycho-Cybernetics formula is anything but painful. It will allow you to achieve all your goals, faster, easier, and with less strain than you ever thought possible.

NOTE: This version is Dan Kennedy's Interpretation.

The Strangest Secret and This I Believe.

"If you understand completely what I am going to tell you, from this moment on, your life will never be the same again." -Earl Nightingale This amazing message was first played for a group of salespeople at Earl Nightingale's insurance agency. They were utterly electrified. Word of it spread like wildfire, and everyone who heard it was positively ignited into action. Requests for a recording of the message came pouring in - thousands of requests per week.

Very necessary for anyone.

See You at the Top 25th Anniversary.

Twenty-five years ago, the great Zig Ziglar presented a seminar that stunned audiences, broke new ground, and forever cemented his reputation as one of the most exciting, inspiring, and authentic motivators ever to take the stage. Since then, millions of people have forged paths to tremendous personal, professional, and financial success using the principles presented in this seminar as their guide.

Great motivation!

The Magic of Thinking Big.

Millions of people around the world have improved their lives through the timeless advice David Schwartz offers in The Magic of Thinking Big. In this best-selling audiobook, Schwartz proves you don't need innate talent to become successful, but you do need to understand the habit of thinking and behaving in ways that will get you there.

Seriously probably the most impactful book I have ever read!

Natural Cures 'They' Don't Want You to Know About.

Kevin Trudeau blows the lid off a nest of deception and double standards concerning general and individual health in New York Times best seller Natural Cures 'They' Don't Want You To Know About. Kevin has risked government prosecution to bring you the full story of an intricate conspiracy. Follow Kevin on an amazing journey through the behind-the-scenes world of corporate sponsored "nutrition" and "health," and learn about Natural Cures 'THEY' Don't Want You To Know About.

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Seriously probably the most impactful book I have ever read!

The Law of Success in Sixteen Lessons.

This course is not to be treated as a novel and listened to in a week or a few weeks. Each lesson should be heard and heard again until it becomes second nature, only then should you move onto the next lesson. If you fail it is not the fault of the author or the course, it is your fault for not applying and utilizing the exercise and directions in each lesson. The author spent over 25 years and interviewed over 16,000 in the development of this course. You will not find even a semblance of this focus and determination in today's world.

A Must Read.

The Science of Prosperity.

Imagine discovering a secret that catapults you to the life you always wished you'd have, one that's abundantly rich and rewarding in every facet. That solution exists. In fact, it exists today, this very moment - in your own mind! Every person walking this planet carries this key, but few know how to plumb their mind's depths to excavate a more rewarding life for themselves. That's where Bob Proctor comes in.

Amazing energy, powerful concepts, worth repeating.

The Ultimate Jim Rohn Library.

So, what is it about Jim Rohn that has made him so tremendously effective in teaching others how to become so massively successful? The answer is he has a unique way of helping you discover that you are so much more capable and powerful than you have ever imagined. This is a breakthrough body of work from this world-renowned success philosopher, teacher, and motivator. Nightingale-Conant has compiled and distilled his most thought-provoking, income-generating, and fulfillment-producing ideas into 10 easy-to-listen-to-and-apply modules.

Priceless.

The Magic of Believing

Claude Bristol's tough-minded, hard-hitting message remains as fresh and focused today as when it was first published, when the subconscious mind was less understood. Times have changed since the late '40s, but ambitions have not, and millions of Americans have drawn on the nonsense techniques described in *The Magic of Believing* to reach their dreams and achieve success.

POWERFUL BOOK.

Dr. Sebi Treatment and Cures Book: Dr. Sebi Cure for STDs, Herpes, HIV, Diabetes, Lupus, Hair Loss, Cancer, Kidney, and Other Diseases.

Dr. Sebi was a Honduran herbalist and healer who discovered that a simple diet could be the cure for so many illnesses in the world. Think about the number of auto-immune diseases there are, such as HIV and lupus. Doctors don't know how to heal those diseases. All that is available are medicines to help control them, which is great, but wouldn't it be great if there was something you could do that would get rid of the disease altogether? Dr. Sebi wanted that, and that's what he did.

No STD information.

The Magic of Believing

Originally published in 1948, this is the true masterpiece about using the power of your mind to create anything you want. Mystical, motivating and inspiring, this book presents an extraordinary self-improvement program which draws on the philosophy that the energy of the subconscious mind can help individuals achieve any goal. This book has helped countless people attain both personal and professional goals, and the appeal of its philosophy remains a powerful tool for change.

Does not match the original Book.

Napoleon Hill's Outwitting the Devil.

Using his legendary ability to get to the root of human potential, Napoleon Hill digs deep to reveal how fear, procrastination, anger, and jealousy prevent us from realizing our personal goals. This long-suppressed parable, once considered too controversial to publish, was written by Hill in 1938 following the publication of his classic bestseller, *Think and Grow Rich*. Annotated and edited for a contemporary audience by Rich Dad, Poor Dad and *Three Feet from Gold* coauthor Sharon Lechter, this book is profound, powerful, resonant, and rich with insight.

Delete Sharon Lechter.

Ask and It Is Given.

Ask and It Is Given is certainly a book about our "asking" being answered by all-that-is. But it's primarily about how whatever we're asking for is being given to us - and it's also the first book to ever, in such clear terminology, give us the simple practical formula for how to ask for, and then how to receive, whatever we want to be, do, or have. Decades ago, while searching for plausible answers to my never-ending quest to know what "it" is all about, I discovered the word ineffable (meaning "incapable of being expressed in words").

I had to turn it off.

The Ultimate Napoleon Hill Library.

In this priceless audio collection, you'll listen to classic Napoleon Hill audio segments from a variety of sources - from three of Nightingale-Conant's best-selling audio programs, *Think and Grow Rich*, *The Science of Personal Achievement*, and *The Master Key to Riches*; to original WGN radio broadcasts, public seminars, and one-of-a-kind private lectures.

Just one word fantastic.

The Power of Your Subconscious Mind.

The Power of Your Subconscious Mind introduces and explains the mind-focusing techniques that remove the subconscious obstacles that prevent us from achieving the success we want - and deserve.

THE BOOK I will live by from now on.

The Law of Success.

Napoleon Hill, born into poverty in 1883, began writing as a reporter for small town newspapers while just a teenager. When industrialist Andrew Carnegie commissioned him in 1908 to interview over 500 successful men and women to help prove his theory that success could be distilled down to a clear-cut formula, Hill met with hundreds of the richest and most famous people of the time.

Terrific Guide to Success.

Lead the Field.

Hundreds of thousands of people have profited from the wisdom and savvy of Lead the Field! In fact, Lead the Field has often been referred to as the "Program of Presidents" because so many top executives have incorporated Earl's guidance and wisdom into their management philosophies. When you listen to this landmark program you'll be awestruck by the simplicity and timelessness of Earl Nightingale's words and ideas.

A Daily Requirement.

Publisher's Summary.

Find out why the financial industry wants to keep you in debt. Turn bad debt into good credit. Create wealth through financial health.

More from the same.

Author.

Narrator.

What listeners say about Debt Cures 'They' Don't Want You to Know About.

Reviews - Please select the tabs below to change the source of reviews.

Audible.com Reviews.

Audible.co.uk reviews.

Amazon Reviews.

Tameko 12-26-08.

Frustrated.

This is great information but he does not give the resources in this audio book. I still have to buy the actual book to get the resources he's talking about. If I knew that then I would not have purchased the Audio Book I would have brought the Hard Copy Book.

12 people found this helpful.

Phillip Balayan 05-12-08.

Horrible.

After buying 100's of books from audible.com, this is my first review. This guy should hire somebody who is a professional narrator to actually read his book. I feel like I am listening infomercial and not actual book. Guy repeats himself, using words like "man", making mistakes (because doesn't sound like he actually reading). You can hear flipping pages in the background. Half of the book the guy talks about "evil corporations" and "evil United States Governments". I mean we got it, credit companies are "evil" in the first half of the chapter one, don't need to hear that over and over again. Claiming to be a whistle blower, and how he gets death threats and hate mail, because he is trying to expose those companies. I am not sure whose whistle he blows, but there is nothing new about credit companies in the way they do business. So don't be full of yourself, you not the first one who talks about how they conduct the business. Author sounds like salesman, which what he is, trying to sell his services. Nothing wrong with this, but don't claim that the only reason you doing this because you want to help people and doing this for free. Don't expect to learn much, some helpful information, but this is the same kind of garbage you can hear, if you stay up late and watch infomercials, and guys that trying to sell book and tapes to show you how become rich. This one actually tells you that you can become debt free and become millionaire. My advice to readers, skip it. To author get somebody else to read your books, because as a narrator you suck. I would be returning this book if it was purchased at the actual book store.

49 people found this helpful.

LanceBaldwin 06-09-08.

Pathetic.

This was worthless. If he avoided his repetitions and personal aggrandizing the book would be two pages and offer nothing new. How do you select less than one star?

14 people found this helpful.

Tadhg 05-21-08.

Don't waste your money.

This author repeatedly tells us he is the champion of the little guy and the enemy of corporate america and the government. In reality this audio book left me feeling like I was scammed by him.

The debt cures are nothing more than repackaging of advice you would get (for free) from any consumer advice bureau. The rest of the book is ceaseless repetitious waffle.

Debt cure number 1 don't waste any more money by buying this book.

14 people found this helpful.

Pam F 07-29-08.

Still have to buy the "real" book.

I like that all the stuff I could get from free services is in one place. What I really am irked about is that all the wonderful resources touted by the author aren't accessible to those who own the AUDIObook. Stuff in the appendices, etc.

I've been listening in my car on the way to work. Kind of tough to make note of a website, etc, while driving in traffic. Going to Mr. Trudeau's website gets you BLASTED by his marketing spiel, with no access to information. Only "click here to buy now."

Still trying to decide if I'm willing to "buy" the book twice.

13 people found this helpful.

Annie 09-20-09.

not what i was expecting.

heavy content on credit card debt like many - the websites for funding and grants are overstated as options - and incorrectly stated that grants.gov

provide grants to individuals and for profit companies - i listened to the whole program and only got some tips for help finding funding at the end chapter or two - the websites are not worth the money for the book - you can do a bit of online research and get the same info - not worth the money or time :(

5 people found this helpful.

Jorge Geronimo 02-23-09.

Save your money and your time.

Like another reviewer, this is my first review after listening to several dozen other books. If you took out all the cockalorum and the repetitive, feigned outrage you'd have one and a half hours of ACTUAL material. Never mind that there's NOTHING actually new in that hour and a half. In addition to the lack of content the author apparently decided to take a bigger cut of the book proceeds by narrating the book himself. That was a BIG mistake on his and the book-seller's part. He often misreads material and has to re-read an entire sentence, correct a word tense or whether the word is singular or plural. His mistakes cause the cadence to be completely off making it difficult to follow in several places. It almost sounds like it's the narrator's first read-through. Also, you can hear the pages being turned which after about 20 minutes is VERY annoying. Finally, if you HAVE to buy this 'book', buy the print version so that you have access to the appendices that are often cited in the 'material'.

Debt Cures.

If you have reached a point where accumulating more debt is not an option, it's time to find a way out of debt.

Do your homework.

Start your search for a debt cure by doing your homework. Avoid falling prey to the many expensive online 'debt cure' marketing ploys that will only put you further in debt. If you want to read up on debt cures, check your local library for books on financial planning and budgeting.

Make a repayment plan.

Another debt cure is to be realistic about your current situation. Make a list of the current debts that you owe and come up with a plan to begin paying them down.

The important thing is that you acknowledge what you owe and begin making an effort to pay it down.

Avoid new debts.

A further debt cure is not to incur any new debt while you are paying off older debts. Adding new debt burden when you already have a sizeable amount of debt to pay off is only adding fuel to the fire.

Learning to control spending is never easy, but it will help you in the long run.

Once you have paid off most of your major debts, the next major debt cure is not to allow yourself to get into the pit of debt again.

Ways to avoid falling back into debt include: putting aside a set amount of money every month in savings to have in reserve as a safety net, planning major purchases, pay for outings and shopping trips with cash, make a budget and stick to it, and cutting up credit cards.

Use credit with care.

Some people can use credit cards again for small purchases after paying off their major credit card debts. However, if you can't resist using your credit cards for more than small purchases, cutting them up and walking away will be a much better alternative in the long run.

There are plenty of legitimate, useful debt cures available that will help you pay down your debts and avoid falling back into the same debt burdens. If you are suffering from debt, you should research all of the debt cures that are available out there to help you.