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Trash Your Debt: A Real-Life Story and How-To Guide for Getting Out of Debt and Becoming Financially Stable

Arnold Fredrick

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The average American carries more than $8,000 in credit card debt. If you live paycheck to paycheck, spend more than you make, are behind on your credit card payments, and suffer from too much financial stress, you're not alone. And you're not doomed. Trash Your Debt will show you how to create a better and more secure financial future for you and your family. Author Arnold Fredrick knows what it's like to struggle with money problems and feel overwhelmed by debt. He also knows you can successfully free yourself from the burden of debt just like he has. In this motivating, step-by-step guide, he shares his proven methods, tips, and tricks for: Eliminating debtManaging credit card spendingSlashing unnecessary expensesSticking to a tight budget Paying yourself before the billsTrading up your jobProcrastinating when it comes to spending money Fredrick offers insights, reassuring guidance, and methodical processes for whittling down debt, setting realistic goals, and committing to a solid saving plan. Hands-on worksheets help you determine your current financial status, design a monthly budget, and compare credit card interest rates and balances. If you're feeling panicky about your financial future, let Trash Your Debt stop you from spending more than you make and teach you how to save more than you take.

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