



# **Deal with Your Debt: The Right Way to Manage Your Bills and Pay Off What You Owe (Liz Pulliam Weston)**

*Liz Weston*

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Most people carry debt for most of their adult lives. Yet, most books on debt focus mainly on how to pay it *all* off, and live *forever* without it. Too often, following that advice leads only to failure. People either give up, or pay off the wrong kinds of debt. They strand themselves with too little flexibility to survive a financial crisis -- and land in bankruptcy court. They neglect saving for retirement, homes, or college, and end up poorer than they might have been. For most people, it's more realistic -- and *smarter* -- to control and manage debt effectively, rather than eliminating it completely. *Debt Smart* shows how. Award-winning personal finance columnist Liz Weston explains the rules and explodes the myths surrounding debt. Discover the crucial role debt can play in a portfolio, identifying debts that actually contribute to wealth and flexibility, while avoiding or eliminating "toxic" debts. Weston presents effective strategies for evaluating, monitoring, and paying every form of debt, from credit cards and mortgages to student and auto loans. She offers practical guidelines for how much debt one should take on. Find realistic (and often surprising) guidance on everything from home equity loans and 401K borrowing to small business loans.

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