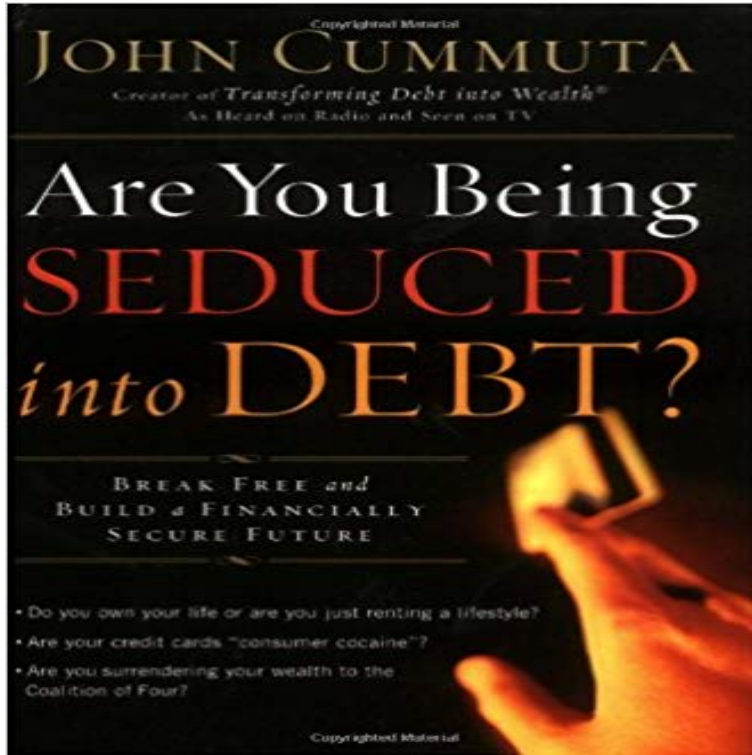


Are You Being Seduced into Debt?: Break Free and Build a Financially Secure Future



Studies have shown that 96 percent of Americans fail to achieve financial independence by the age of 65. The number one reason cited? The inability to delay gratification. The hidden cause, as John Cummuta demonstrates, is what he calls the Coalition of Four, a subtle combination of marketplace forces focused on seducing American income earners into first spending all they make and then spending far beyond what they make by using debt. The Coalition preys on this human weakness to systematically siphon most of the money Americans earn into Coalition coffers. Made up of Merchants, the Advertising Industry, Media, and the Credit Industry, the Coalition works synergistically to create a sense of need, prey on our naivete, appeal to our pride, and offer us an easy way to afford it all. But the reality is we can't afford it all at least not early and all at once. The result is that most consumers end up being slaves to the Coalition, and fully expect to be making debt payments till the day they die. After exposing the Coalition and its intentions, Cummuta helps readers stop succumbing to the seduction and take charge of their own financial future. His purpose is to free readers to be able to live the life they really want to live. The solution Cummuta offers is his Cascading Debt-Elimination System, which can eliminate a typical American household's debts to zero - including paying off their home mortgage - in just 5 to 7 years, using nothing more than the money they already make. And the system works no matter the household's income level or debt amount. Finally, Cummuta explains how readers can achieve permanent immunity from the Coalition of Four by maximizing their income and successfully investing it in assets that will produce more than enough retirement income to live on with our without working. Most people are trapped in their jobs and lives, sticking it out just so

they can pay the bills. This book gives them the tools and the opportunity to redesign their lives and start over.

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