

Borrowing from Peter to pay Paul? The American economy is dragging, with unemployment rates rising and consumer debt hitting \$2.5 trillion. Many people are in deep and need help. Here, a Certified Financial Planner explains the mathematics of debt; strategies to deal with credit card, mortgage, student, and other loans; why debt consolidation and taking loans from a 401(k) can lead to problems; truths about bankruptcy; and how to use debt while eliminating it.- Includes essential resources and websites, sample letters and forms, loan forgiveness programs, bankruptcy resources- Author a Certified Financial Planner- Covers every kind of debt, mortgages to credit cards to student loans- National credit card debt is growing exponentially

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