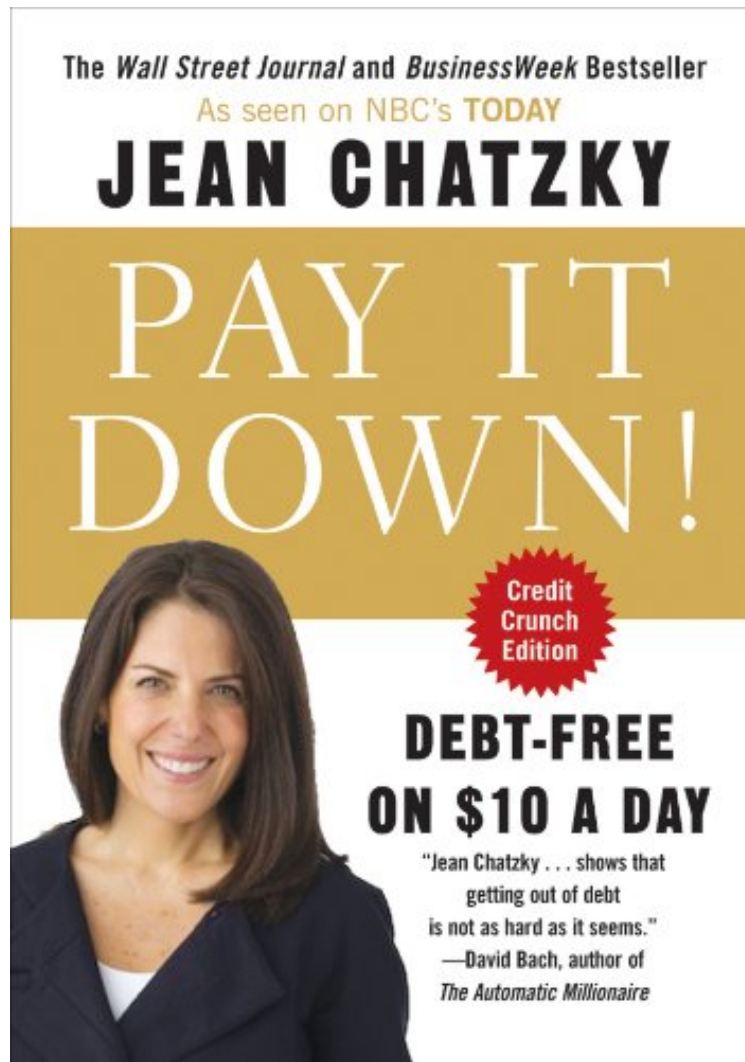


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Pay It Down!: Debt-Free on \$10 a Day

Jean Chatzky

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Jean Chatzky : Pay It Down!: Debt-Free on \$10 a Day before purchasing it in order to gage whether or not it would be worth my time, and all praised Pay It Down!: Debt-Free on \$10 a Day:

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Jean Chatzky has been working with viewers of NBC's Today show for a series on how to get out of debt once and for all. Her method, both on TV and in this book, is simple yet powerful: the key is saving just \$10 a day that you currently waste. It doesn't sound like much—a movie ticket or lunch for two at McDonald's; but \$10 really can take you from debt to wealth in just a few years. And because it doesn't feel like an impossible goal, people are more likely to stick with Chatzky's plan than an extreme regimen of spending cutbacks. Chatzky is focusing on debt because it's the single biggest threat to our financial health. The average American family has sixteen credit cards and high-rate debt of more than \$8000, not even counting car loans and mortgages. They pay more than \$1000 a year in interest alone. Debt makes people feel depressed and overwhelmed, leaving them without enough money for the truly important things in life—education, retirement, owning a home, feeling secure. Chatzky, one of America's most popular personal finance experts, writes in down-to-earth, woman-next-door language about how to get started right away, without giving up the things that truly give you pleasure. She offers practical, accessible strategies to help readers find the money to pay off their bills, lower their interest rates, and improve their credit scores. Featuring real-life examples of people featured on her Today show series, Pay It Down can transform debtors into future millionaires.

From Publishers Weekly The number one enemy of the American family's finances is debt, says Chatzky—especially credit card debt. The average American family, she reports, has 16 credit cards carrying a debt load of more than \$8,000. In this terrific little book, the Today Show financial editor and author of You Don't Have to Be Rich and other titles offers a tough-minded but workable plan for getting rid of that burden. Chatzky's program builds from one simple premise: that it's possible for most of us to get debt-free by saving \$10 a day for three years. Following the wisdom of knowing a problem in order to conquer it, Chatzky advises that readers first get their credit scores; she explains clearly how to do that, what the scores mean and how to improve them. She then recommends that readers learn what, exactly, they are spending their money on, and provides appropriate worktables and steps to accomplish that. A large section of the book is devoted to resourceful ways to find the \$10 a day, with Chatzky suggesting that readers make hard choices regarding everything from eliminating the cost of their wireless device (their Palm Pilot, for instance), if they have one, to refinancing a car loan and putting on a garage sale. Instructions follow on how to "pay it down" intelligently, and the book concludes with lucid instructions on how to deal with worst-case debt scenarios and how to maintain and enhance one's debt-free financial status once it's achieved. Throughout, the text is personalized by brief stories of those who have worked their way into, then out of, crushing debt, as well as by glimpses of Chatzky's own story. This is that rare book that has the genuine ability to improve many lives. Its power lies in its simplicity and focus, and in Chatzky's caring and thorough but no-nonsense approach. It seems that even a financial naif can follow Chatzky's advice and turn night into day. If enough people do, this book may become the landmark title it has the potential to be. Copyright copy; Reed Business Information, a division of Reed Elsevier Inc. All rights reserved. "Chatzky has a crisp and fast-paced style." -USA Today "This is that rare book that has the genuine ability to improve many lives. Its power lies in its simplicity and focus, and Chatzky's caring and thorough but no-nonsense approach." -Publishers Weekly, starred review "What I like about this book is its brevity in both size and solution. . . . This book is all about simplicity." -Michelle Singletary, The Washington Post "Pay It Down! is a great little book that shows you step by step how to save, how to make more money and how to stay ahead of the curve by bringing down your debt. . . . Chatzky's charm is her non-judgmental, optimistic tone." -Susan Morris, Pittsburgh Tribune- "Pay It Down! is much more than a book about reducing credit card debt. It's a how-to book with solid strategies on money management. Invest in a copy-it will be money well spent." -Chris Stuckenschneider, The Missourian "Jean Chatzky helps you change the way you think about your money-and shows that getting out of debt is not as hard as it seems." -David Bach, author of The Automatic Millionaire "Managing debt properly is a crucial key to getting rich, and Jean Chatzky is a great source for help." -Donald Trump From the Back Cover "Chatzky has a crisp and fast-paced style." -USA Today "This is that rare book that has the genuine ability to improve many lives. Its power lies in its simplicity and focus, and Chatzky's caring and thorough but no-nonsense approach." -Publishers Weekly, starred review "What I like about this book is its brevity in both size and solution. . . . This book is all about simplicity." -Michelle Singletary, The Washington Post "Pay It Down! is a great little book that shows you step by step how to save, how to make more money and how to stay ahead of the curve by bringing down your debt. . . . Chatzky's charm is her non-judgmental, optimistic tone." -Susan Morris, Pittsburgh Tribune- "Pay It Down! is much more than a book about reducing credit card debt. It's a how-to book with solid strategies on money management. Invest in a copy-it will be money well spent." -Chris Stuckenschneider, The Missourian "Jean Chatzky helps you change the way you think about your money-and shows that getting out of debt is not as hard as it seems." -David Bach, author of The Automatic Millionaire "Managing debt properly is a crucial key to getting rich, and Jean Chatzky is a great source for help." -Donald Trump