



Debt Management: Credit Card Makeover: How to Manage Your Credit Cards and Use Them to Get You Rich (MoneyVersity Book 1)

Rayton Iora

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"When I was young I thought that money was the most important thing in life; now that I am old I know that it is."

Oscar Wilde

Do you know one of the most childish things most people with financial difficulties do?

Blaming everything else around them, but themselves.

People with financial problems blame the government, Wall Street, the economy, and most notably, their credit cards.

People whose personal finance is in the "red" column typically also have the most credit card debts.

So in short, they have been eating the cake, then blaming the cake because it tastes "oh so sweet".

Childish and irresponsible, wouldn't you agree?

After all, credit card is just a tool. A financial tool that is supposed to make our life easier and more practical.

Just like a hammer or a screwdriver that can be used to fix things or to hurt people, the good or the bad of any credit card relies solely on the user.

You and me.

We determine whether credit card is a useful tool or a destructive one.

Unfortunately, society has branded credit card as the latter. TV ads or even personal finance books often instruct the people to stay away from credit card.

It is quite unfortunate because I personally have saved close to \$10,000 in round-trip ticket for flights from the US to Asia, all because of credit card.

Speaking about the ill-advised statement: "Credit card will only make you broke".

Look, no matter how many credit cards you hold, if your personal finance is sound, then those cards would only enhance your personal finance.

This book will show you how to use credit card to actually help your personal finance, instead of hurting it. This book will also show you how to consolidate your credit card debts rationally, instead of emotionally.

Are you really doing what it takes to improve your personal financial situation, or just talking about it?

If you haven't already, go to <http://MoneyVersity.net> and you will find books on business, money, and entrepreneurship summarized in a classic probing *5W1H* style to ensure relevancy.

From *Rich Dad Poor Dad* by Robert Kiyosaki, *How I Made 2,000,000 in Stocks* by Nicolas Darvas, *Delivering Happiness* by Tony Hsieh the CEO of Zappos, and Peter Thiel's *Zero To One*, tons of personal financial, money-making, and entrepreneurship wisdom can be found there.

And what if your passion is investing or trading in the equity, bond, Forex, futures, or options market?

Charts Don't Lie series strive to educate traders and investors who are never too tired to learn and improve their skills on how to use technical analysis the simple and straight-shooting way.

How to manage money has always been an interesting topic for many people, inviting a lot of debates on what to do and not to do.

Financial freedom though, is the *holy grail* of personal finance.

Being a money master is not a pipe dream. Knowledge on personal finance and money management is all we all need to get there.

Everyone will end up finding his or her own ways to reach financial freedom. The only thing universal: Financial independence will not happen without financial planning.

I can guarantee you that you will make think of ways to improve your financial life after reading this book.

The choice is yours. If you want to keep your mind open, then credit card can be a wonderful tool to your personal finance.

Do you believe that more money was the solution? Do you believe that working for other people was the only way to earn money for a living?

Download or BORROW the book and boost your personal finance today. Learn more *FREE at MoneyVersity.net/Zero-to-Trading

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