



Do I Need Another Pair Of Shoes? How You Can Live Debt Free In This Crazy Economy

Kathy Lee

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Do I Need Another Pair Of Shoes? How You Can Live Debt Free In This Crazy Economy Kathy Lee It is an unwritten fact that the economy is in shackles but you don't have to be part of the statistic. Getting out of debt is not an impossibility and the book has listed clear cut and proven ways in which a person can get out of debt. The 4-step plan entails:

- Gathering the information stage. This includes gathering all your credit cards and loan statements. This is the starting step and articulation is expected in this part.
- The analysis stage helps make sense of the data collected in the gathering stage. It lays out things in black and white so that you can get a knowhow of the enemy at hand.
- The execution stage basically outlines how you can pay off your debts and still remain to be sane to narrate the story years later.
- The monitoring stage is the stage that will keep you going because it is through this stage that you will be able to gauge how far you have come from and how close you are to getting out of debt.
- While the aforesaid steps are more than enough to help you live a debt free life, the book goes ahead and outlines other clear cut steps that detail how you can stay out of debt. Some of the steps include:
- Working on building your credit card score. This step is important if you are considering borrowing loans in the future because it is the yardstick in which the lenders are going to measure your credit worthiness.
- Setting your priorities right. The step will let you in on what needs, wants and wishes are. From their respective definitions you will be able to categorize your expenditure and get a feel of how much you spend in each of the categories and how much you can save.
- Investing is the path to amassing wealth. While saving is a good option, investing is the catalyst that ensures that your invested money has brought with it impressive interest.

The last part of the book shows the correlation between money and emotions and the impact that the latter plays in ensuring you get in or out of debt. No amount of goods can conceal unresolved emotions and the book has tips on how you can cope with your emotions without using money as a cover up. This part also introduces some financially independent women like Oprah Winfrey who can act as inspiration as you strive to get and stay out of debt. These are women who started at the bottom rung of the ladder to be where they are now. The appendix has a review of some great and potent financial apps worth your consideration. This is a pick me up book written by someone who has walked this journey before and you can thus relate to some if not all of the contents contained therein.



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