

## The ABCs of Getting Out of Debt: Turn Bad Debt into Good Debt and Bad Credit into Good Credit

**Garrett Sutton**

Sutton Law Center (Sep 18, 2012)

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*The book uses everyday language to equip people to confidently make sense of financial advice.*

Garrett Sutton's *The ABCs of Getting Out of Debt* imparts much-needed financial wisdom that puts financial success within reach.

The stress of debt wreaks havoc on mental and physical health. With the colossal number of Americans struggling under debt today, the consequences are unfathomable. Add to that the fact that many people are mystified by how to navigate credit scores, student loans, mortgages, and the much-dreaded bankruptcy, and the need for this book's practical, compassionate, straightforward advice couldn't be more clear.

Sutton is a lawyer well-versed in the lingo and law of debt, and he's written eight other books to help people make the best legal and financial choices for themselves and their business. The inclusion of the psychological and health aspects of the problem of debt is a unique and vital part of the book.

As part of the Rich Dad Advisors series, spawned from the bestselling book *Rich Dad Poor Dad*, this book aims to level the playing field and equip people from all walks of life for financial stability and success. This volume includes the basics of debt, including how it affects health, how to beat the lenders at their own game, and when and how to consolidate debt and get help.

The book covers crises that cause and worsen debt, from major purchases like cars and homes to student loans and taxes. Finally, the book takes an in-depth look at the key tools for improving credit—credit reports and credit scores—and how to make the most of assets and repair damage.

While the book is brimming with technical expertise, it is very accessible and easy to understand. For example, it breaks down borrowers into five types: wishers, wasters, wanters, whiners, and winners. This makes it easy to recognize patterns and find the right solutions for every kind of person.

The book uses everyday language to clarify key terms, equipping people to confidently make sense of financial documents and advice. The tone is caring, clear, and respectful. The approach is simple enough to be approachable, but it aims much deeper, helping people rewire their knee-jerk reactions and the perception that all debt is bad. The book highlights the benefit of good debt (investments like rental property or businesses that are likely to pay off) and the consequence of bad debt (such as credit card debt that people can't leverage to build their financial health). As a result, the book dispels the fear and confusion that cripple so many when it comes to finances.

*The ABCs of Getting Out of Debt* offers clear, transformative advice; it will help all to take charge of their finances and better their lives.

MELISSA WUSKE (May 1, 2018)

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