MIND NEWS books/money smarts







AUTHOR GAIL VAZ-OXLADE, host of CNBC's Til Debt Do Us Part and author of 13 books on personal finance



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TITLE



Debt-Free Forever: Take Control of Your Money and Your Life (The Experiment, 2010)

PREMISE

Each of us has the power to take control of our finances, starting today, no matter how complicated it seems or much debt we've accumulated. We can take responsibility for our choices, develop good habits, stop living on credit and become conscious about how, what, where and why we spend.



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"Plan like a pessimist so you can live like an optimist," Vaz-Oxlade advises. To that end, she helps readers create a budget, build an emergency fund, track expenses, tame the Shopping Gremlin, invest wisely and plan for retirement, as well as handle tough issues like bankruptcy, collection agencies and more.

VIV SAYS

Using a blend of humor, compassion and tough love, Vaz-Oxlade makes getting out of debt feel doable. The book is full of practical tips, worksheets and specific examples, helping readers take small steps to reach long-term goals. For those who are ready to get serious about cleaning up their finances, this is a great resource. Even those who aren't in debt will find excellent advice here.