

The Best Ever Guide to Getting Out of Debt for Pilots

Pages: 106

Format: pdf, epub

Language: English

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Getting Out of Debt For Pilots *Hundreds of Ways to Ditch Your Debt, Manage Your Money and Fix Your Finances* Other books by Mark Geoffrey Young *The West Australian Joke Book* *How to Promote Your Business* *Dr. Young's Guide to Demotivating Employees* *Guide To Selling Your Home* *The Best Ever Book of Jokes* *The Best Ever Guide to Demotivation for The Best Ever Book of Money Saving Tips for* **7RÃ€QGRXWPRUH□FKHFNRXW ZZZ□GROWWOH□FRP RUYLVLW**

ZZZ□DPD]RQ□FRP **Getting Out of Debt For Pilots** *Hundreds of Ways to Ditch Your Debt, Manage Your Money and Fix Your Finances* By Mark Geoffrey Young Dolyttle & Seamore New York, NY *The Best Ever Guide to Getting Out of Debt: Hundreds of Ways to Ditch Your Debt, Manage Your Money and Fix Your Finances* Dolyttle & Seamore New York, NY © Copyright 2013. All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording, digitizing, Web distribution, information storage, distribution and retrieval systems, without the written permission of the publisher. Limit of Liability/Disclaimer of Warranty: While every effort has been made to ensure the reliability and accuracy of the information contained herein, Dolyttle & Seamore make no representations or warranties with respect to the accuracy or completeness of this book, or the truth of any of the statements. It comes

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over time. Since you have to live somewhere, you might as well live in a building that you'll eventually own, instead of helping somebody else to buy a building that they'll eventually own (called renting). Some debt is bad. Borrowing money to go on a dream vacation isn't a good investment because you'll be paying off your vacation for years after you've returned. Over time, that monthly credit card payment will sour any positive memories you have of your trip. Taking out a high-interest loan to buy a new car is bad debt because your vehicle declines in value the minute you drive it off the lot. But, regardless of how smart you are, you may have to buy a car on credit to get to work and keep your job. viii Most people take on debt at some point in their life. Some people pay it off as quickly as possible. Some don't. The people who only make only the minimum monthly payments on their debts often get trapped in jobs they hate, work long hours and can't enjoy life because they're spending so much time worrying about their money problems. There are many reasons to be debt free: 1. You don't have to work as much overtime. 2. You can take a lower-paying, lower-stress job. 3. You can spend your money without worrying. 4. You can afford really nice vacations. 5. You can save for a rainy day. 6. You can send your kids to any college. 7. You can weather emergencies easily. 8. You can help family and friends in need. 9. You can give up your second or third job. 10. You can do what you want, when you want (almost). There are hundreds more reasons why you should try to cut

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,EHJDQWKLVERRNDIWHU,ÀQLVKHGZULWLQJPODWWERRN□*The Best Ever Book of Money Saving Tips; Creative Ways to Cut Your Costs, Conserve Your Capital and Keep Your Cash.* I realized that many people were so deeply in debt that they were unable to save any money. While my last book showed you how to reduce your expenses, it didn't show how to pay off debt. This book is

ÀOOHGZLWKWLSVWVDWZLOOKHOSRXSDRIIRXUGHEWVDQG reduce your expenses. **Learn how to repair things. You can reduce your debt and save a considerable amount of money by fixing**

things. The Internet is filled with "how-to" instructions. If I wasn't trying to help you reduce your debts, I'd tell you to race over to www.amazon.com and buy a copy of this book. Since this book is about reducing your spending, I'm going to suggest that you borrow it from a library. When it comes to owing money, I know exactly how it feels. Ten years ago I was swimming in debt. On second thought, make that drowning in it. I had more debt than you could

image—\$150,000—yes, \$150,000— all on credit cards. Today, the only debt I have is a mortgage that I'm working hard to pay off. My debt was different than most people's because I acquired it when I bought a business. I did not spend recklessly. x In the early part of this century, I purchased an ice FUHDPVWRUHIRU□□□□□□□7KHRZQHUVÀQDQFHGKDOIIRI the amount (\$150,000) at 9 percent. them the other \$150,000. (I made this money selling my apartment.) It was a good deal for me: I got a \$300,000 business for \$150,000. It was also a good deal for the former owners because they got half of their money immediately—and they earned an incredible 9 percent interest risk-free on the balance. If I defaulted, they not only got the store back, they got to keep all of the money that I had already given them. My only issue was coming with a couple grand every month (think about how much ice cream you buy in winter) . While I was making enough money to pay the loan, I hated paying interest. So, instead of paying the owners their money over 10 years, I decided to pay them in full after six months and transfer the debt to my credit cards. While this may sound crazy, it wasn't—at least not for me. First, I transferred secured debt (that would have cost me the business if I defaulted) to unsecured debt. Second, I was able to get a better deal on interest rates from the 31 credit card companies whose cards I held. At the time, interest rates were great: between 0 and 5 percent. There were two problems: the interest rate was only available for a short period of time—three to twelve months—and if I screwed up a single payment, the rate on all my cards could jump to 18 percent or more. Knowing the risks, I went ahead, borrowed the money—and scared all hell out of my wife in the process. She was worried that I would screw-up and miss a payment on one of the dozens of cards I was juggling. Because the rates only lasted for a short period of WLP□,ZDVFQVWDQWOUHÀQDQFLQJWKHGHEW□,I'FKHDSμ money wasn't available when I needed it, I could have been stuck with an 18 percent interest rate, instead of the guaranteed 9 percent I received from the former owners. While this strategy was risky, the interest savings were substantial—I paid \$2,000 interest annually on the credit cards, instead of \$14,000 interest to the

former owners. This enabled me to pay an additional \$12,000 in principal each year—as long as interest rates remained low. The reduced principal would even out the higher interest rate. Every expert I spoke to told me that I didn't know what I was doing, and that I would fail big time. They were wrong. Here's why: 1. I was able to make the payments each month. 2. I wasn't taking on any new debt. 3. I could make the payments at the 9 percent rate. 4. I put the money I saved towards the principal. That's why I tell everybody who asks me how to get out of debt that they have to develop their own strategy. To put it simply, there isn't one secret to getting out of debt, there are many. If you really want to get out of debt, you need to devise a method that works for you and stick to it.

These tips contradict each other. They do. But regardless of that, every tip mentioned in this book will help you get out of debt, reduce your expenses or generate additional income. Let me explain. When it comes to credit cards, you can reduce your debt faster by keeping your payments the same and paying less interest, by increasing your payments, or by doing both. Let me explain how it works. If you borrowed \$6,000 and only made the minimum payment, it would take you decades to pay it off the balance—assuming you didn't make any new purchases. Since most people have multiple debts and multiple credit cards, you need to decide how you're going to pay off your debt, i.e. where you're going to apply this extra money. For simplicity's sake, let's say you have two credit cards: one with a high interest rate and a high balance, and one with a lower interest rate and a lower balance. You can:

The Best Ever Guide to Getting Out of Debt for Pilots: Hundreds of Ways to Ditch Your Debt, Manage Your Money and Fix Your Finances is a groundbreaking resource filled with hundreds of strategies that will totally transform your life. The Best Ever Guide to Getting Out of Debt for Pilots is filled with so many tips that even if you only implement a few of the ideas suggested, you'll still be able to repay your debts years sooner than would be otherwise possible. You'll discover how to:

• Reduce the amount of interest you pay on your credit cards
• Get your credit card companies to cut your interest rates
• Save money and eliminate wasteful spending without totally changing your lifestyle
• Have friends and relatives help you achieve your goals without giving you money
• Reduce your living expenses
• Pay less for almost everything you buy.

This book is different than the other books on the market because it doesn't just offer a single strategy. It offers multiple methodologies that have all been proven to work. Since you're not locked into a single strategy, you can implement the ideas that suit you. Ask yourself: Do you want to get out of debt and live the life you want, or do you want to continue struggling others use your money get richer?

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