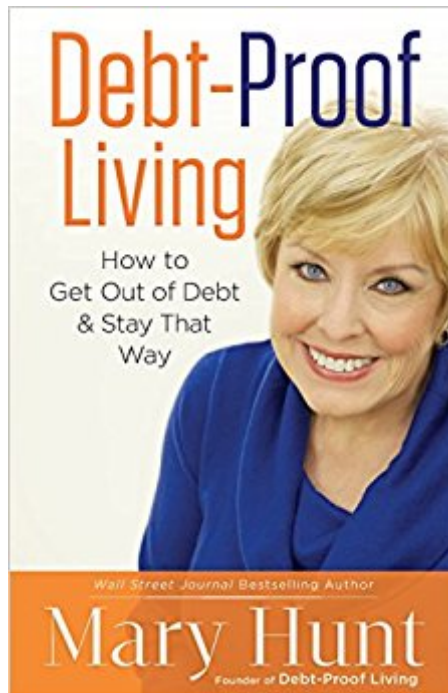




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# Debt-Proof Living: How To Get Out Of Debt & Stay That Way



## Synopsis

Personal finance expert gives readers a proven plan for getting out of debt and staying that way.

## Book Information

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## Customer Reviews

There are plenty of heavily pedigreed personal-finance experts dishing out good advice, but not many who know what it's like to have to eat ramen all month to make a car payment. On the other hand, there's Mary Hunt, a recovered credit card addict whose free-spending ways landed her family in the middle of \$100,000 of unsecured debt in the early 1980s. Pulling herself out of that morass gave Hunt the courage to strike out on her own as a writer, motivational speaker, and the brains behind The Cheapskate Monthly, a newsletter and Web site ([www.cheapsk8.com](http://www.cheapsk8.com)) dedicated to promoting the art of living within one's means, a message that grows ever more urgent as the average American family struggles each year to pay \$1,200 in interest alone on revolving, unsecured debt. While Hunt's previous books have echoed some consistent themes--debt bad, saving good--they've addressed a hodgepodge of different areas: building financial confidence in women and kids, doing Christmas without a stack of credit cards, tips for gourmet cooking at low cost. In Mary Hunt's Debt-Proof Living, Hunt finally puts together a financial primer for all--whether retirees trying to decide when to start drawing Social Security or teenagers ready to sign for their first college loans. Security, according to Hunt, is built with simple tools: tithing, saving, paying off debt, creating a contingency fund for emergencies, driving used cars, owning a home, having insurance. Although Hunt's "been there, spent that" zeal and warmth have turned her into the Ann Landers of personal finance, she's not just an agony aunt for spendthrifts--business experts will find her a savvy marketer who's using her name and story to build, somewhat ironically, a very effective

brand. That doesn't negate her sincerity, however, or the fact that her advice is sound, her formulas work, and her Rapid Debt Repayment Plan has kept increasing numbers of families out of bankruptcy. And finally, Mary Hunt's Debt-Proof Living is just a joy to read--its clarity and lack of condescension make it a perfect gift for anyone just starting to understand the basics of money.

--Barrie Trinkle --This text refers to an out of print or unavailable edition of this title.

This All-New and Revised edition of Debt-Proof Living reflects changes in the economy and consumer credit industry, while retaining all of the relevant content that has kept this book a bestseller since its original release in 1999. --This text refers to an out of print or unavailable edition of this title.

I bought three books on the same topic and this is my favorite out of the three. Hunt provides practical ways to manage finances and reduce debts. I especially appreciate the method that she teaches on reducing credit card debts without increasing the amount of payments. It falls short of a five stars because the second half of the book is pretty much just information about the various aspects of finances such as mortgages and types of credit cards with little "practical methods."

I discovered Mary Hunt just recently, when I heard her interviewed on a radio program. When she briefly described what let her into the financial advice field -- namely the \$100,000 she wracked up in unsecured debt 30 years ago and then proceeded to (slowly and painfully) pay off -- I knew I had to read her books. I purchased three and all are excellent. Mary's advice is sound and, although she hardly mentions the Bible, her opinions (especially the importance of giving) are biblically-based. She doesn't talk in vague theories, but gets down to the nitty gritty. Her advice is practical, easily-understood, and applicable to anyone. No matter how bad off your financial situation is, you can begin following Mary's steps to financial health immediately, today. You may have to start out very small, but, as your situation improves, you can apply more and more of her principles. I will say that, having read three of her books, the advice in all of them is essentially the same. This particular book does go into more detail than the rest, and is more comprehensive in the topics covered. Highly recommended for those who are in financial straits and don't know how to begin to get themselves out, and also for those who are doing ok financially but would like to know how to do better.

Have this book myself and read the original edition years ago. It has been vital in my financial planning. I recommend that EVERYONE read and follow it's suggestions. Which is why I have

purchased it repeatedly and sent it to friends and family. This last purchase was for my great-niece who just got married. I included it as part of their wedding gift. Hope it helps them as much as it helps me over the years.

This is the third book of Mary Hunt's that I have read in the last six months. I borrowed Debt-Proof Living from the public library. I decided to purchase a copy and use it to facilitate a small group at our church. We have not started meeting yet. I believe it is important to have a copy to refer to often. I rarely reread books. This book is one I will refer to for many years and will encourage anyone to read it that wants to get to a better place financially. She offers a practical plan that is long-term and realistic. There is no quick solution. The lifelong lessons are in the journey. It is an easy read. You will have "homework". Don't procrastinate or blame anyone for that is not helpful. Take heart...take the challenge!

I've, only, read one chapter of this book but the Debt Proof Lady knows what she's talking about. Can't wait to finish the book and get started on being debt proof.

With all the passion but none of the overbearing noise of the ex-smoker, the formerly indebted-up-to-her-eyeballs Mary Hunt dispenses not just advice, but a combination of encouragement and practicality to those who are being eaten alive by the modern scourge we call consumer debt. The author is convinced there's hope, but only if the reader firmly accepts how bad things are without determined action to turn the tide. She constructs a sensible-as-nails approach based on the RDRP (Rapid Debt-Repayment Plan), Contingency Plan, and Freedom Account. Formerly known as the 'Everyday Cheapskate', Hunt has now acquired grativas. She also runs a handy subscription service, the online version of which is rich with tools and links. If you or someone you know is enslaved to debt, Hunt's books are a very good place to start the climb to sanity.

This book is a must-buy! I had read other books such as the David Bach series. Those books helped to get my finances back on course and helped me to purchase my first house. But, I was missing a plan on how to move away from living paycheck to paycheck. This was very important, since I am now a divorcee with children, depending on one income. My fiancé had a copy of Debt-Proof Living: The Complete Guide to Living Financially Free and I could not put it down. It laid out a plan of action that was easy to follow, using the money that you already have. I started

implementing the concepts from the book back in November 2009, and I was able to get through Christmas without using my credit cards and I am on schedule to pay them off by 2013 and my 30 year mortgage will be paid off in around 15 years. The concept of a Freedom fund was very different than I imagined. Moreover, you have the ability to start it on a few debts and add more as you free up additional money (or become more comfortable with the concepts). I had to buy a copy for myself, so that I can always refer to it. I recommend this book for anyone that is living paycheck to paycheck and thinks that hitting the lotto, getting a raise or a new job is the only answer. I can finally see the day, when I will be able to not worry about living paycheck to paycheck!

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