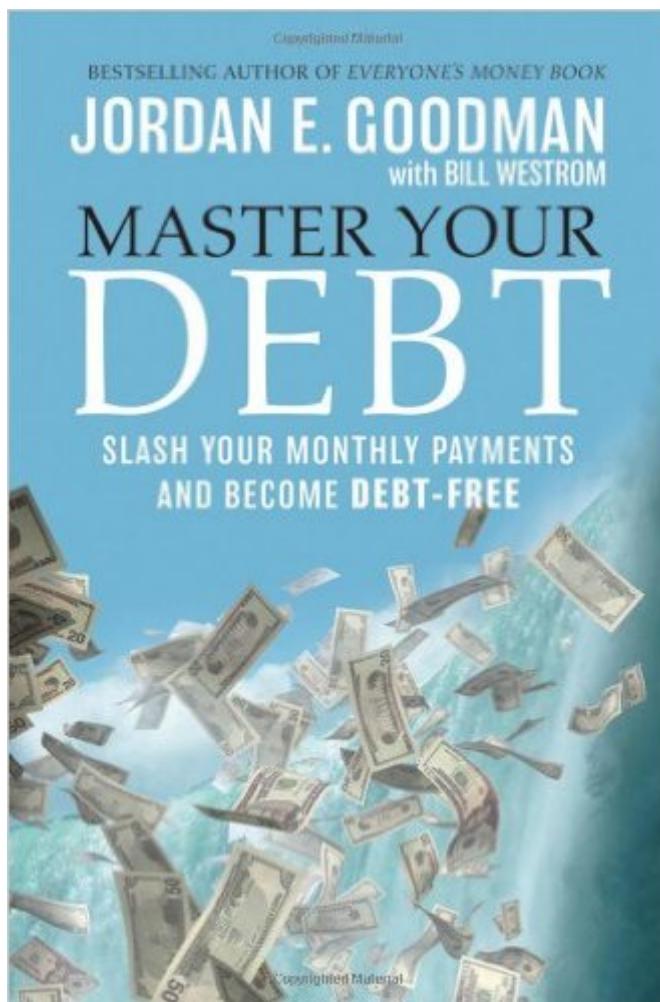


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# Master Your Debt: Slash Your Monthly Payments And Become Debt Free



## **Synopsis**

Strategies and tools to live debt free The world of borrowing and debt management has changed dramatically, leaving people confused about how best to secure their financial future. This book is the only guide with detailed advice to help you become debt free or master the debt you have, based on the latest laws and new government programs and policies implemented under the Obama administration. Is the information and advice on debt management different than in years past? Definitely. In this savvy, engaging guide, bestselling financial expert Jordan Goodman will tell you how to Win the mortgage game: avoid foreclosure, obtain the best refi, and modify your mortgage even if it is "under water" Clean up your credit report and dramatically boost your credit score Negotiate new terms and payments for burdensome medical bills, student loans, and credit cards Protect yourself from the devastation of identity theft Master the new credit card rules, and avoid the rate and fee traps Learn a revolutionary strategy that will help you become mortgage free in 5 to 7 years, change the way you pay all your bills, and save hundreds of thousands of dollars Master Your Debt recommends many pioneering strategies as it lays out an innovative plan for achieving the elusive goal of financial success. The book is filled with helpful web sites, toll free numbers, associations and government agencies, and vetted companies and services to help you implement this advice. In today's volatile economy, getting out of debt is the key to surviving and thriving, and author Jordan Goodman provides you with the strategies and tools to live debt free.

## **Book Information**

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## **Customer Reviews**

When I received Master Your Debt by Jordan E. Goodman, I was expecting a finance book similar to one authored by Suze Orman or Dave Ramsey. However, instead of advice on creating a budget,

lowering expenses, and paying off debt, Master Your Debt is more about helping you navigate today's financial landscape. Goodman explains how we got into our current mess of an economy and how that has changed the way loans, mortgages, credit cards, and even student loans are handled today. Of course in order to figure out where you are going and how to get there, you still have to know where you are starting from. Goodman does provide the basics for getting a handle on the current state of your finances and emphasizes that the best way to move forward financially is to be completely honest about where you are. The next two chapters are dedicated to understanding how credit scores are calculated and what steps you can take to improve yours and how to reduce the risk of identity theft. Although identity theft can be devastating to one's finances, it is not a topic I have seen so thoroughly covered in a finance book. Goodman offers some interesting advice on how to negotiate the best mortgage with the changes in lending practices and also on using a HELOC to repay your mortgage at a faster rate. I would caution that one must be very financially responsible to use his recommended payment methods because, unless you are paying very close attention, it would be easy to simply get deeper into debt instead of reducing it. Goodman completely covers the new laws covering credit cards that recently went into effect and the impact those laws are having on even consumers who regularly pay their credit card bills in full and on time.

This book seems to be geared towards a more financially savvy demographic than Dave Ramsey or similar type books. I say that because some of the areas and ideas that the author explores and explains are not financial tools that Ramsey would ever recommend to the average consumer, yet they are helpful tools to get out of debt quicker and/or make the most of the financial resources available to you. This is not a book about budgeting or balancing checkbooks. The topics covered are slightly more advanced and include credit card balance transfers, HELOCs, mortgages, alternative student loan options, and alternative borrowing/loans (such as [prosper.com](http://prosper.com)). I personally enjoyed the author's different and additional information on these areas. It is all information that you could figure out on your own researching the Internet, but it was nice to have it all together in book format (I read the Kindle version and it provides helpful links to some of the websites that the author suggests). As I said, you could obtain all of the information provided in this book online, but for people who do not have the time to be researching varied financial options out there, this book is a good resource and quick read. Yes, as others have said, in some regards this book was outdated before it was even published, but there are enough links to current websites and sources and enough of the information is fundamental in a way that the book is still a worthwhile read. As the

author states, the credit and finance world has changed dramatically in the last few years. If you have not been able to keep up with the changes, this book will help you catch up.

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