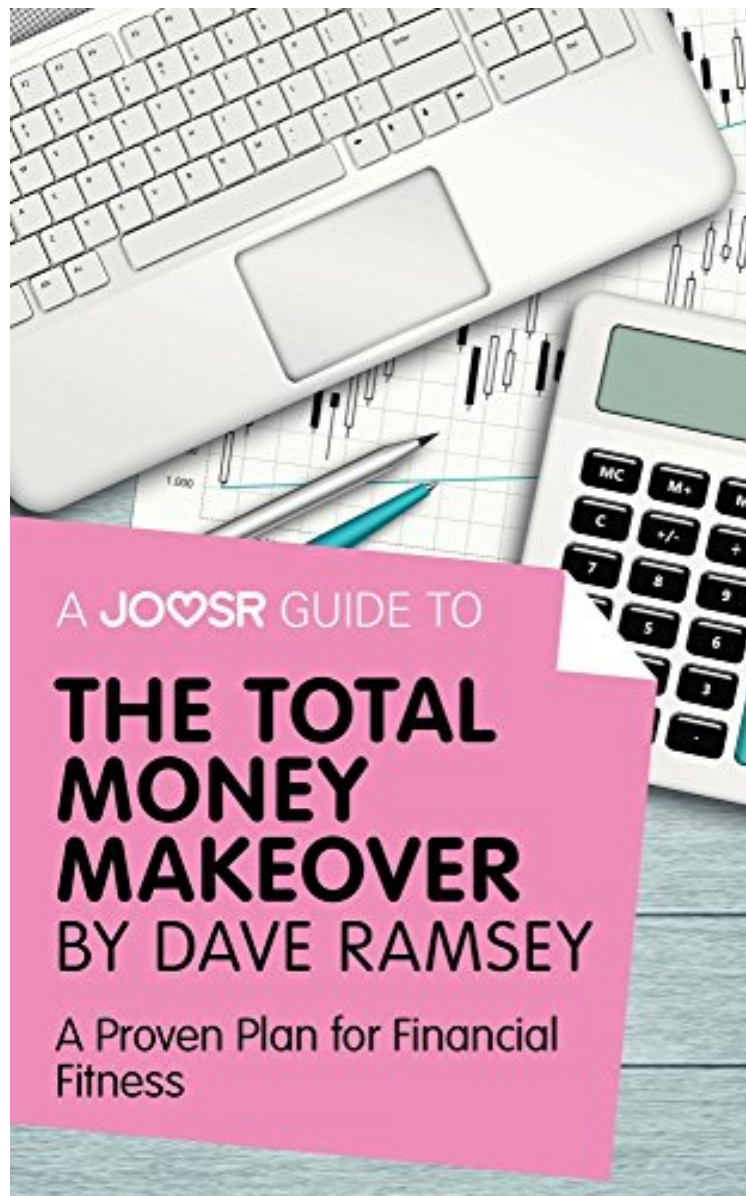


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These days most people have some kind of debt, whether it's from credit cards, student loans, or a mortgage. However, these payments take money away from you, and will leave you in a state of financial instability. It's time to take control of the situation and transform your financial health to achieve long-term security and prosperity. The Total Money Makeover will let you reach financial freedom in just seven simple steps. Manage your financial matters like an expert: build a safety net of cash, pay off all of your debt, and then start investing your income to earn yourself even more money. Become debt-free and you can claim back your life-and take charge of your future. You will learn:

- The amount of money you need in your emergency fund (and why having one is vital)
- Why you should pay off the smallest balance first
- How to get smart with your money once you have paid off all of your debt.