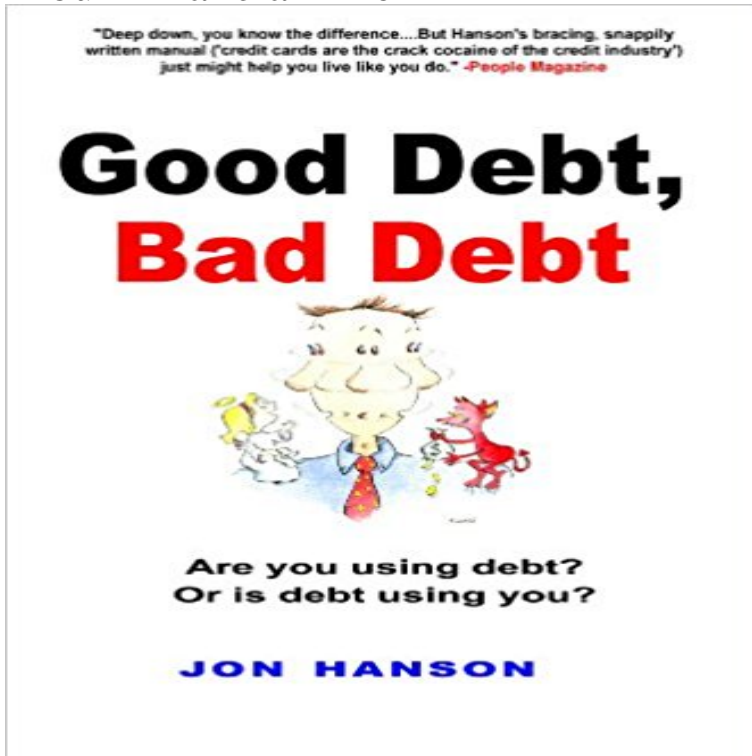


Good Debt, Bad Debt (2007 edition): Knowing the Difference Can Save Your Financial Life



With wit and insight, Hanson offers advice on the pros and cons of debt while helping us develop a philosophy about it as well as one for spending and saving. He explains that good debt increases net worth and includes credit-card debt, leasing a car greater than you can afford, and buying a house with 5 percent down. If what you purchase on credit can easily pay its way by selling it, or hopefully from the cash flow it produces, then such debt is a good idea. When debt reflects greed, impatience, or seeking the appearance of wealth, it has negative consequences. Using personal stories, humor, and cartoons, Hanson explains the principles of debt and money in the first four chapters and then counsels us on the value of developing a mathematical financial plan based on these fundamentals. This is an excellent primer on a very important topic. Mary Whaley Copyright American Library Association. All rights reserved --This text refers to the Hardcover edition of this title. Book Description Publication Date: December 26, 2006 Debt is just like cholesterol. Too much of the wrong kind can kill you. But too little of the right kind can be a problem too. Just as not all kinds of fat are equally bad for your health, not all kinds of debt are equally bad for your wealth. Jon Hanson learned about debt the hard way, barely surviving his own near-debt experience. Now he can help you avoid the same fate. Good Debt, Bad Debt doesn't offer quick-fix solutions. This isn't optimistic taffy to soothe your ego. It's about embracing the reality of where you are financially and working to improve your position. Hanson explains that debt takes more than your money. It takes your freedom, time, peace of mind, and opportunities. Debt makes cowards of us all. Good Debt, Bad Debt concentrates on what you can do using your present income. It blends personal stories, research, history, and humor to build the argument

for living life with a plan, instead of allowing yourself to be controlled by your emotions and impulse spending. With a new chapter on debt warfare, Jon Hanson will bring you out of the financial trenches and show you how to wage war against the most difficult personal economic pitfalls. Review Be debt free, stress free, and set free by Jon Hansons great, inspiring, and helpful book. -- Mark Victor Hansen, author of the Chicken Soup for the Soul series Bracing, snappily written. -- People Theres no piece of your financial life more important to get a grip on than debt. Good Debt, Bad Debt goes a long way toward taking you there. -- Jean Chatzky, author of Pay It Down! This take on personal finance is heartfelt, homey and humorous at times. -- USA Today Bracing, snappily written. (People) Theres no piece of your financial life more important to get a grip on than debt. Good Debt, Bad Debt goes a long way toward taking you there. (Jean Chatzky, author of Pay It Down!) Be debt free, stress free, and set free by Jon Hansons great, inspiring, and helpful book. (Mark Victor Hansen, author of the Chicken Soup for the Soul series) This take on personal finance is heartfelt, homey and humorous at times. (USA Today) About the Author Jon Hanson is a twenty-four-year veteran of the real estate business and now a full-time author and speaker on topics of personal finance.

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