

Mortgage Free Off The Money Grid Real Goods Solar Living Books

Here at last are the hard-to-find answers to the dizzying array of financial questions plaguing those who are age fifty and older. The financial world is more complex than ever, and people are struggling to make sense of it all. If you're like most people moving into the phase of life where protecting—as well as growing-- assets is paramount, you're faced with a number of financial puzzles. Maybe you're struggling to get your kids through college without drawing down your life's savings. Perhaps you sense your nest egg is at risk and want to move into safer investments. Maybe you're contemplating downsizing to a smaller home, but aren't sure of the financial implications. Possibly, medical expenses have become a bigger drain than you expected and you need help assessing options. Perhaps you'll shortly be eligible for social security but want to optimize when and how to take it. Whatever your specific financial issue, one thing is certain—your range of choices is vast. As the financial world becomes increasingly complex, what you need is deeply researched advice from professionals whose credentials are impeccable and who prize clarity and straightforwardness over financial mumbo-jumbo. Carrie Schwab-Pomerantz and the Schwab team have been helping clients tackle their toughest money issues for decades. Through Carrie's popular "Ask Carrie" columns, her leadership of the Charles Schwab Foundation, and her work across party lines through two White House administrations and with the President's Advisory Council on Financial Capability, she has become one of America's most trusted sources for financial advice. Here, Carrie will not only answer all the questions that keep you up at night, she'll provide answers to many questions you haven't considered but should.

"You're about to discover how to build your very own tiny house, with no mortgage payments. Living tiny has its benefits, one of them being that you can do the construction part of the house yourself, which in turn leads to way more affordability. If you decide to buy this book and build your tiny home, you'll NEVER need to pay off a mortgage like people do for a standard sized home, which could potentially keep you in debt and financial struggle. So, if it's your goal to build a tiny house, this book is just right for you"--Amazon.com.

Hello there. Australia is in a credit squeeze and you probably have a growing sense of unease that your housing debt is dangerous. Securing the roof over your head is the safest money move you can make. And you know what? It's not as hard as you think. It's far easier when you know the shortcuts, structures and strategies that I do. What's more, record-low interest rates mean it's never been cheaper. You have a once-in-a-lifetime window - which will close before too long - to get mortgage-free fast and for far less. This is also the perfect way to fight back against fallen property prices. I can tell you firsthand, owning your home outright is a bloody beautiful, freeing feeling - and one that more and more Aussies are

seeking. Here, debt-free and debt-focused families from all over the country, generously share surprisingly painless ways to beat a mortgage. Alongside them, I confide how industry insiders, like me, make every dollar count for far more as well as tap into little-known sources of bonus dollars. With our real-life inspiration, 'stinge-spiration' and 'win-spiration', YOU can be mortgage-free too! Long-time Sydney Morning Herald/Age columnist and TV money commentator Nicole Pedersen-McKinnon confides the way she worked the system, leveraged lucky breaks and, yes, economised to get debt-free by the age of 36. And many others join her in revealing their personal secrets to mortgage freedom. Prepare to get informed and inspired ...

How to Have a Stress Free Mortgage is your resource to getting a loan in today's market. It will guide you through the traps to avoid before you start house hunting or begin to consider a refinance. Forget about what you may have heard by "supposed" experts; Linda Fleischmann is an active Mortgage Broker and she is in the trenches closing loans. After more than 13 years, Linda knows what to do to get you a loan. Use "How to Have a Stress Free Mortgage" as source for getting a mortgage loan today! Here are just a few things that you will learn: What type of loan should you choose? How much do you need to save for a down payment...is it really 20%? When can you buy again if you've had a foreclosure or short sale? Can you have too much credit? Should you co sign for a car loan? What you don't know can hurt you and more importantly, might stop you from getting into your dream home. If just thinking about applying for a mortgage loan makes you queasy or stressed, then you need to read "How to Have a Stress Free Mortgage" today. Knowing up front what to do BEFORE you apply is critical to getting your loan approved. "How to Have a Stress Free Mortgage" will take you through all of the steps of the loan process so you will understand what is happening, why it's happening and make you stress free from start to finish.

Are you struggling to save a deposit and buy a home? Is your credit score preventing you from getting a home loan? Would you like to pay off your home sooner and spend your life doing what you love instead of chained to a mortgage? This informative and easy to read book will provide you with all the knowledge you need to do just that and more. It walks you through how to budget and make more money, what and where to buy, how to beat a bad credit score, invest in property, and gives you the magic formula that will help you achieve mortgage freedom sooner. **MORTGAGE FREE** gives you all the knowledge you need to: *Write an awesome budget and learn how to make and save more money. *Save a deposit even when you're in debt or on a low income. *Own your own home in under 10 years- without working more. *Build a passive income and have more free money than ever before. *Nail your retirement planning and create a life you love for yourself. I promise, if you follow even some of the solutions in this book, you will be free of your mortgage years ahead of your peers. If you want to put your mortgage behind you and start living the life you've always

wanted, then Mortgage Free will show you how. The longer you wait, the harder it becomes to get ahead. Learn how to smash your mortgage today and take back your future. Because being debt free is the ultimate gift you can give to yourself, and your family.

Think mortgage payments need to last for 30 or 15 years? THINK AGAIN. There is a lot of ignorance when it comes to mortgages. Most people are locked into long term mortgage payments without realizing how expensive this really is and how to break this "captivity" cycle. Do you have a mortgage? Is the cost of carrying your mortgage a hefty burden on your finances? If your answer is yes, you are not alone. You CAN take control of your mortgage, build equity faster and save years of mortgage payments and thousands in interest. This book will show you exactly what to do to eliminate your mortgage debt quickly. It's the simplest, most straightforward plan for changing your money habits and paying off your mortgage quickly. And it's based on results, not pie-in-the-sky fantasies I have used the same method to pay off my own mortgage faster (see chapter 7 for my story) - so can you! This book will guide you through straightforward, actionable advice that will help you get started no matter what your situation is You will learn: How expensive your mortgage really is. Why it is important to pay your mortgage faster Different ways to reduce the loan time frame and the total amount of interest paid in the long run Simple tricks to pay off your mortgage faster How remarkably different will be your financial situation once you pay your mortgage sooner. My own journey to pay off my mortgage in few short years. The complete proven 4-step system to pay off your mortgage quickly. All explained simply with tables and charts so you can understand exactly what to do . In addition, you will be given a link on our website to download for free our own Excel mortgage amortization spreadsheet so that you can calculate your own mortgage situation, comprehend where your money goes when you take a mortgage and chart your own game plan. THERE IS A BETTER WAY that each and every person can employ to save years of payments and thousands in interest. Let me help you free the long term shackles of your mortgage debt... and give you the tools and wisdom you need to pay off your mortgage fast Imagine the freedom you'll enjoy once you pay off your mortgage in few short years and how different your life will be. Scroll up and grab your copy today. You owe it to yourself and you owe it to your family!!

Best-selling author Martin Hawes offers invaluable guidance towards beating the bank at their own game. This latest edition of Save Money on Your Mortgage has been updated and revised to meet the constantly evolving needs of new home owners and anyone currently paying off a mortgage. Hawes tells you everything the bank will not, setting you on the path to financial freedom. You will be given the chance to understand the huge difference between what you borrow and what you pay back, as well as learning how to cut your banker's profit, greatly reducing your mortgage repayments in the process. Save Money on Your Mortgage is an absolute must for every home owner, and could literally save you

thousands of dollars.

mort•gage (mor´-gij) n. from Old French morgage, mort gage, literally “death pledge” As a wave of foreclosures sweeps the country, many people are giving up hope for owning a home of their own. They have good reason to turn their backs on the banks, but not on their dreams. In this revised edition of *Mortgage Free!*, Rob Roy offers a series of escape routes from enslavement to financial institutions, underscored by true stories of intrepid homeowners who have put their principles into action. From back-to-the-land homesteads to country homes, here is a complete guide to strategies that allow you to own your land and home, free and clear, without the bank. Included is detailed advice about: Clarifying and simplifying your notions of what’s necessary Finding land that you love and can afford Taking control of the house-building process, for the sake of sanity and pleasure Learning to take a long-term perspective on your family’s crucial economic decisions, avoiding debt and modern-day serfdom

From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you’re at all responsible for your company’s success, you can’t just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America’s trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the “Best Place to Work” award year after year. This book presents Dave’s playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you’ll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave’s common sense, counterculture, EntreLeadership principles!

Young Cassie Logan endures humiliation and witnesses the racism of the KKK as they embark on a cross-burning rampage, before she fully understands the importance her family attributes to having land of their own.

AARP Digital Editions offer you practical tips, proven solutions, and expert guidance. 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.

If you could pay off your mortgage in even a third of the time instead of waiting thirty years to pay it off, wouldn't you want to know how to do

that? It's possible with the right home loan. While it may seem unbelievable, it comes down to math and a little education that banks prefer homeowners not know about. Michael Lush has spent fifteen years as a mortgage originator helping consumers get into their dream home. After speaking to a wealthy mentor of his, he then stumbled across how the wealthy finance their homes using lines of credit. Along with his co-author, David Dutton, Lush now teaches future homeowners, present homeowners as well as successful real estate investors how to use a simple home equity line of credit to pay off a home in 5-7 years. In this book you will learn: - The case against a mortgage from a 15 year mortgage veteran. - Why making extra payments on a mortgage vs a HELOC is still slower and also locks your money up until you sell your home. - 2 important reasons why this strategy isn't more well known. - How to pay off a home faster even if you have very little equity. - 5 powerful resources that will help you get started quickly to becoming mortgage free. - Pros and Cons of a HELOC - The deadly mistakes homeowners make when using a HELOC - How to build a real estate empire. - How to buy a vacation home and pay it off quickly (See chapter 9) Before you even think about signing on for a thirty year mortgage, you owe it to yourself to read this book as well as check out their popular Youtube channel.

"Break Free From Your Mortgage" exposes the method of paying off your mortgage as early as 5-7 years.

Although we have been successful in our careers, they have not turned out quite as we expected. We both have changed positions several times-for all the right reasons-but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying. "Why should I put time into studying subjects I will never use in real life?" he protested. Without thinking, I responded, "Because if you don't get good grades, you won't get into college."

"Regardless of whether I go to college," he replied, "I'm going to be rich."

Since 2002, Lewis Schiff has published his hit column, "Ask the Armchair Millionaire" in both ArmchairMillionaire.com and CNNMoney.com, Money Magazine's web site, each week. This column regularly features the collected wisdom and homespun tales of ArmchairMillionaire.com's most savvy community members alongside Schiff's own expert advice. Its easy-to-browse format offers step-by-step solutions so the reader can put their plan into action right away. Published from 2002 to 2004, these 172 columns cover every important financial topic under the sun, from "automobile leasing" to "wills and inheritances." With The A to Z Money Book from Armchair Millionaire, you've got fingertip access to the very best insights, expertise and advice in one place -- a complete solution on your road to financial freedom!

What would your life be like if you had no mortgage? How free would you be to live a different life? In this book Clayton and Natali Morris help you beat the system by paying down your home loan and saving hundreds of thousands of dollars in interest payments along the way. This step-by-step system only works with understanding and a disciplined plan. Clayton and Natali give you just that by breaking it all down for you in this book. They arm you with the knowledge and inspiration to free yourself from the dead weight of your mortgage so that you can enjoy your monthly income however the heck you want to! Clayton and Natali Morris met while working as TV news broadcasters. Clayton has been a news anchor for over 15 years and Natali has worked for CBS and NBC for most of her career. In 2010 they started a family and got serious about building legacy wealth for their three children, Miles, Ava, and Eve. They podcast, write, and speak around the world about personal finance and financial empowerment in order to help other families like theirs employ the skills they have learned along the way to

attain true financial freedom.

This book explores new ideas about future real estate, how the trend towards smaller more compact accommodation is taking hold. Tiny homes doesn't just discuss houses, but also other forms of smaller accommodation coming to the fore. It should appeal to those of you who like to get value for money and embrace the new age of less wastage, renewable technologies, and have complete or more control over your investment. By buying this tiny houses book, you can expect to learn: - About tiny house living in general - The history of tiny house movement - Some unique ideas and inspiration when designing and constructing your own tiny house - The key benefits of moving into a, b>tiny house - The things that you have to consider prior to your move to your new tiny house - Practical tips and considerations for laying the foundation and moving into tiny houses - And much much more... Here we are building a small getaway, a living space that has small compact rooms with plenty of flexibility. It is small enough to dust the entire place within ten minutes but big enough for you live there forever. So, there you are! It is the perfect way to a small but lovely house.

The Money Mentor is my take on the classic self-help book - with one major difference: It's a bullshit-free zone! If you're reading this, it's because you've recognised that your finances need help. Either that or your kids gave you the book as a Christmas stocking-filler, it's pouring with rain and there's nothing on telly this afternoon. Seriously, however you got here isn't important. The important thing is - you're here. Right here, right now is where you start getting control of your finances. This is where you stop throwing money away like it's going out of fashion and start saving. This is where your financial worries start to lessen. This is where you and your family begin to get ahead in the game. What I do is very straightforward - I help ordinary Mums and Dads burdened with standard 30-year home loans, pay off those loans within 7 to 10 years. Yes, you read that correctly - you can be mortgage-free in 7 to 10 years simply by following a plan that we create together. It's not magic. There's no smoke and mirrors. It's not even a secret how we can do this together. In fact, I call it the 'not-so-secret, secret', because anyone can do it. Together, we examine your lifestyle and make a detailed assessment of your living expenses. Using that information, we then give every single dollar of your family's monthly income a specific purpose and structure it within a realistic budget. And guarantee to pay the loan off in 7 to 10 years. Paying your home loan off over 30 years is bullshit! It's the biggest rip-off. When you're sitting in your bank, arranging your home loan, their entire focus is on the minimum monthly repayment. That just means they're forecasting their juicy profits over a 30-year period. Profits that you're paying for. We can even pay off that 30-year loan earlier in some cases. One of our records is having cleared a mortgage in only 3.5! Mortgage-free in three and a half years - wouldn't everyone love to be in that position? Our aim is to disrupt the passive, inherited way of thinking encouraged by the banks and to completely change traditional Mum and Dad psychology. Not with idealistic nonsense and impossible to achieve pie-in-the-sky advice aimed at solving unrealistic or non-typical situations. This book is packed with proven, practical and realistic strategies that work. If you and your family follow the process that we all agree to in the beginning, you will achieve the results we predict at the start. Guaranteed!

The author of How to Be Idle, Tom Hodgkinson, now shares his delightfully irreverent musings on what true independence means and what it takes to be free. The Freedom Manifesto draws on French existentialists, British punks, beat poets, hippies and yippies, medieval thinkers, and anarchists to provide a new, simple, joyful blueprint for modern living. From growing your own vegetables to canceling your credit cards to reading Jean-Paul Sartre, here are excellent suggestions for nourishing mind, body, and spirit—witty, provocative, sometimes outrageous, yet eminently sage advice for breaking with convention and living an uncluttered, unfettered, and therefore happier, life.

Finalist for the 2016 Dorothea Lange/Paul Taylor Prize Featured on The Washington Post, The Daily Mail, and The Huffington Post, USA

Today, Business Insider, Refinery29 Based on the popular online photo series and now published in print for the first time, The Debt Project collects 99 portraits of debt across the US, featuring people of all different backgrounds and stories, to recontextualize an often stigmatized experience. In 2012, Brittany Powell made the difficult decision to file for bankruptcy for her photography business. She found herself in a significant amount of debt, a position many Americans across the country still share, a common yet isolating and private experience often steeped in shame. Her personal experience, bolstered by the 99-Percent movement, brought her to start The Debt Project, an exploration of the role debt and finance plays in our personal identity and social structure. This book presents an intimate look into 99 different lives: each shares an arrestingly honest portrait in the person's home, surrounded by all their belongings, accompanied by a handwritten note of the amount of debt that person is in and the story behind the numbers. The Debt Project, with a foreword by writer and filmmaker Astra Taylor, examines the social and personal hold debt has on us and invites others into a private world, while at the same empowering people to share their stories and overcome the shame they may feel.

Most investors spend too much time trying to outguess the market and not enough time thinking about their long-term financial futures. That's why today's retirees (and soon-to-be retirees) need strategies, not stock tips. Nationally recognized Certified Financial Planner, radio talk-show personality, and author Raymond J. Lucia shows you little-known concepts that can fatten your savings and boost your standard of living in retirement. In an easy-to-understand and often humorous style, Lucia details how ideas such as non traded real estate investment trusts, 72(t) elections, and equity-indexed annuities can give you, the investor, a leg up on the path to retiring in comfort and safety. Lucia brings his 30 years of experience to bear in revealing how and when to tap your retirement plans, ways to use your home as a source of retirement dollars, and how to lower taxes on appreciated company stock. He'll also explain how investing in low-income housing tax credits can help you tax-wise even as you assist others. Filled with hands-on, in-depth insights and practical advice, this book will give you all the tools you need to win at the retirement game.

Everything you thought you knew about financing a house has changed. Your future depends on knowing today's mortgage and credit realities: Relying on older information could cost you a fortune or keep you from buying a house altogether. In Homebuyers Beware: Who's Ripping You Off Now? – What You Must Know About the New Rules of Mortgage and Credit, Carolyn Warren reveals the new realities of home financing and shows exactly how to take advantage of them, whether you're buying your first home, refinancing, struggling with imperfect credit, or planning to invest in real estate. Homebuyers Beware reveals new secrets homebuyers simply can't afford to miss and exposes new scams that target today's eager consumers--including new loans that look great on paper but are every bit as dangerous as yesterday's subprimes. Unlike other mortgage guides, this book fully reflects today's radically new mortgage requirements, in addition to the latest federal housing legislation and how to improve your credit rating. Warren covers topics from real estate negotiation, to powerful tips on getting lower interest rates, to avoiding bogus junk fees, and everything in between: · High-tech "smoke and mirrors" that can trick you into overpaying · Quick, easy, powerful ways to fix your credit · Uncovering the costly secrets of the Yield Spread Premium · The latest laws and credit rules and what they mean to you · New plans for recovering from bad credit, foreclosures, or short sales "Carolyn Warren is my go-to expert for mortgage industry information. She not only helps you avoid rip-offs, she helps you know what questions to ask and how to ask

them. Full of tips, scripts, and sample letters, Homebuyers Beware is an extremely valuable book that I recommend to all my readers!" --Alison Rogers, "Ask the Agent" columnist, CBS Moneywatch.com "In this fun-to-read volume, mortgage industry insider Carolyn Warren tells you what real estate cheats and mortgage scammers do NOT want you to know: the tricks, the deceptions, and the outright frauds that would otherwise add thousands, maybe tens of thousands of dollars to your mortgage. Get it. Read it. And take it to the mortgage broker with you. You'll be glad you did!" --Clayton Makepeace, The Total Package, Makepeacetotalpackage.com "In Homebuyers Beware, Carolyn Warren directs her keen eye at the mortgage and credit markets in the wake of the housing bubble. With an insider's knowledge, plenty of interesting anecdotes, and helpful reference information, Warren is a cheerful teacher leading readers down the path to homeownership and pointing out pitfalls along the way." --Ben Meyer, InternetBrands.com

Mortgage FreeHow to Pay Off Your Mortgage in Under 10 Years - Without Becoming a Drug Dealer

As of 2016, the average home price was \$356,200. How many of the younger demographic of the home buying age is having to count every penny just to stay a bit ahead of the game? You see, with a shipping container home, you could get a finished home for a fraction of the cost of a traditional home.

Succeed in your course and your paralegal career with WILLS, TRUSTS, AND ESTATE ADMINISTRATION, 8th Edition. This easy-to-understand text introduces the basics of estate planning and bequeathing property to others through wills and trusts, along with the laws and procedures involved, including the Uniform Probate Code. Packed with engaging, highly visual content enhanced by detailed exhibits and a writing style free of confusing legalese, the 8th Edition provides up-to-date coverage of relevant laws, court procedures, cases, tax implications, ethical considerations, and the roles paralegals and other professionals play in the process. Throughout the text, user-friendly case summaries, state-specific examples, practical assignments, detailed documents, and real-life contemporary issues prepare you for success as a paralegal in this important area of law. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version. Have you found yourself in this position before? You work hard; you think that you are doing right by your money, yet there never seems to be enough? Does your money just up and leave you? Take it from me. I truly understand what it means to look at your bank account and have that sinking feeling in the pit of your stomach. You may be looking at my credentials thinking, "what does this guy know about the pain of watching your hard-earned money flow right out of your pockets?" I can assure you that I have been in your shoes. You're no longer a slave to bad debt. Student loans, your mortgage, car loans, and credit card debt are all in the past. Creditors aren't bothering you. You finally have enough cash to pay for necessities every month, and can afford some fun stuff too. You can give money to causes that are important to you, and help out your loved ones when they need you. Your net worth is growing, and your sense of financial security gets better every day. You simply don't have to worry about money anymore. Well guess what? All of that can be your reality. You have the power to make that happen. And here's the thing. It isn't as hard to accomplish as you may think. It begins here, with one simple thing that will completely transform your finances, now and

forever. You get rid of your debts, transform your finances, and use the money that's been freed up to build your wealth. You're about to see simple ways to get rid of the bad debts that are ruining your cash flow.

Sean Cooper made headlines around the world when he paid off his mortgage at 30 on a house he bought just three years prior. In *Burn Your Mortgage*, Cooper—an acclaimed personal finance expert—clearly lays out his secret to success: simple yet effective lifestyle changes that anyone can make to pay down their mortgage sooner.

A comprehensive, accessible, and easy-to-understand guide to everything you need to know about real estate investing. Real estate investing is a great way to build a business or make money on the side—and you don't have to be a full-time landlord to do it. *Real Estate Investing 101* walks you through everything you need to know, from raising capital to uncovering new opportunities. You'll learn the difference between purchasing traditional property and investing in funds such as REITs and interval funds—plus new types of realty investment, like crowd-funded real estate, the senior housing boom, eco-housing, and blockchain technology. With the expert advice in *Real Estate Investing 101* to guide you, you can invest with confidence and generate profits.

PERSONAL FINANCE 13E offers a practical, student-friendly introduction to personal financial management. Using a structured, step-by-step approach, this market-leading text helps students learn how to save and invest, manage student loans, file taxes, decrease credit card debt, and plan for the future. Real-life scenarios, covering a wide range of financial challenges, enable students to appreciate the relevance of key concepts, and useful advice from personal finance experts helps them apply those concepts in their own lives. Many math-based examples clearly illustrate the critical importance of achieving long-term financial goals through investing. Building on the success of previous editions, the new Thirteenth Edition continues to engage students and focus their attention on critical concepts they need to succeed in class and to manage their finances wisely for a lifetime. Important Notice: Media content referenced within the product description or the product text may not be available in the ebook version.

A strategy for changing attitudes about personal finances covers such topics as getting out of debt, the dangers of cash advances and keeping spending within income limits.

****MORTGAGE PAYOFF, MORTGAGE FREE, DEBT FREE GUIDE & RETIREMENT PLANNING**** ****Two Budgeting & Money Management Bonus Books Included!**** Our goal was the type of goal people roll their eyes at. It was the type of goal that most working-class families fear and dread. It was the type of goal many optimistic households envision but all too often struggle to accomplish. It was the type of goal that puts a crippling amount of pressure and stress upon thousands and thousands of hard-working families and couples across the world. My family's goal was to become 100% mortgage and debt-free in 5 years. Our aggressive goal changed our lives, but not in the way many people would probably think. *We Paid Off Our \$375,000 Mortgage in Less Than 5 Years! 12 Proven and Effective Tips We Learned*

That Will Help You Become Mortgage-Free Fast Without Sacrificing Your Lifestyle is for the hard-working individual, couple, or family who feel financially insecure because of the mortgage or debt that ominously looms over their head. It's for any household that desperately seeks to rid themselves of a mortgage or debt, but is unsure of how to successfully do so. It's for anyone-everyone-who wants to pay off their mortgage or debt efficiently and successfully, but without sacrificing the lifestyle they've grown accustomed to. Having personally found immense success with the mortgage pay-off process, this book will take each and every reader through my family's personal experience of paying off our mortgage. Along the way, you'll discover all the little secrets and simple steps we owe the majority of our success to. In this book, you'll discover unique and invaluable chapters that: Introduce the foundations of tackling this endeavor-adopting, fostering, and constantly applying particular mindsets of success. Provide direction on what you'll need to do before actually getting started-how to dedicate time to imaginative self-reflections (an immensely powerful tool that ignites your motivation) and how to do some quick but crucial income and expense calculations. Outline how to set aggressive yet realistic goals, timelines, and action plans, along with simple ways to adjust, plan ahead, and see the progress you've already made. Suggest simple yet highly effective ways in which anyone can increase their income during this process-both online and offline-so that this oftentimes overwhelming task becomes a minor part of your financial routine. Detail what part of your debt or mortgage you should pay off first, why it's important, and how anyone can do it without wanting to pull their hair out. Explore the refinancing process and how your family can find success. Discuss how to actually begin the pay-off process by first tackling the dreaded principal. Aside from learning about the basics of the principal, you'll also discover a few excerpts from my personal journal that show just how effective the principal pay-off truly is. Provide a heads-up on what you're sure to encounter as you tackle this challenge, along with personal advice on how to overcome any minor set-backs you experience. Introduce incredibly simple money-saving techniques and activities that'll dramatically help your family maintain the life you're accustomed to, and even find some spare money for well-deserved family vacations.

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