

experience with debt, offers hard-won advice and much needed hope to people who find themselves in serious debt and desperate for a way out. This book comes in a workbook format, allowing you to frequently monitor your progress and, most importantly, to face your situation honestly. Loaded with inspirational insights that come from personal experience, this set of books will be life changing for any debt-ridden readers. You'll find help on how to:

- Assess the urgency of your situation
- Understand where your money's going
- Create a realistic budget
- Dump your debt
- Clean up your credit rating

The Not-So-Obvious Secret Guaranteed to Transform Your Life (Before 8AM)
Student Workbook for Phlebotomy Essentials
Find Balance in an Unbalanced World - The Seven Areas You Need to Balance and Grow to Live the Life of Your Dreams