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# Foreword

Imagine being free of debt -- no more insomniac nights over climbing charge card balances, no more ball-and-chain of debt running your anxieties, and no chance of threats from feared collection agencies. You are able to do it! Here's the scoop.



## ***Debt Destroyer***

Discover How To Burn Your Bills And Live A Debt-Free, Carefree Life

# Chapter 1:

## *Efficient Budgeting Methods for Busy Families*

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### Synopsis

Having a good defense or offense are proverbs employed in the world of finance. The meaning is that you either need to be saving more or making more money.

As regards saving money, there are efficient methods that would also affect your budget positively.



## **Budget It**

Reduce your intake of coffee drinks. Did you know that reducing your intake of coffee can make you \$100,000 richer by thirty-five years time? Oh! How? Well, that is possible if you begin to save the four dollars you invest on caffè latte each day at Starbucks. If for the sake of necessity you insist on taking a drink, paying for a bottle of juice is cheaper and healthier for you.

Eating out in restaurants during break periods cost a lot. However, if you take to the habit of packing your lunch, you would start saving the five to ten dollars you spend at the eatery.

A major way of wasting money is through emotional buying. Look around your home and you will spot some items you bought you truly never needed. So, before spending try to make sure your aim is to get the things you really need. Things bought emotionally never add to your life in any way.

Getting a grip on the power of compounding interest pays a lot. This is so much profitable if as a youngster you start saving on compounding interest. By the time you are old enough to retire, your money would be sucking in huge interest to your advantage.

Living below your income can help you save money. Do not get me wrong, please. What I mean here is that if you intend getting a BMW, going for a less expensive brand of auto would save you a lot more.

Another example is for you to take out a ten-day vacation, rather than a two-week vacation. Living below your wallet, as a method of saving money, does not imply starving to save. In addition, make sure the rest gets into your account.

Proper insulation of your home does assist in saving money. Research suggests that about 46% of the amount of energy you use is channeled toward keeping your home cool or warm.

Now, if your home is not properly insulated it could lead to you using more energy and paying higher bills. If you use things like a double glazed window as a means of insulation, you will be using lesser amount of energy. In a nutshell, you would then be saving the excess you would have given to the energy company in the bank.

I understand that all this may not mean too much to you now if you are a college student in debt. I advice you note these tips while I show you proven methods of curbing those college debts fast and easy.

# Chapter 2:

## *Controlling College Debt*

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### **Synopsis**

Due to the ever-increasing cost of education having cash in surplus as a student can only be imagined. Students can no longer have a positive balance on their income after expenditures have been taken care of. However, I have searched out few tips proven to keep your head up financially as a student.





## **School Costs**

Eating out as a student is quite expensive. It costs around \$5 per day to do so in eateries. In addition, as such you should endeavor to cut down the number of times you do per week so as to allow you save some money. Be disciplined enough to relish some bologna sandwiches instead of punching more holes in your pocket.

Although it is fashionable to drive to school, it really does not tell well on your finances. Add the cost of fuel to parking fees. Also included is mileage on your car. Rather than riding to school you should check the website of your school for bus schedules and carpool programs. These programs will definitely make you save enough money in the end. Better still, if you live within a trek-able distance try to walk down to school. On the overall, walking to school improves your health.

If for any reason you cannot attend school from home, you can share an apartment with others so you share the bills involved. However, you need to exercise caution, as there is every possibility of inconveniences.

You can save a lot of money with the help of [hulu.com](http://hulu.com). The site brings TV channels to your home free of charge and at anytime you desire to watch a program. With this, you will not be paying the hefty monthly bill. In addition, not having a TV with many channels to distract your academics will make you bend down to read.

If you have a charge card, do not go beyond limits as that will destroy your credit score. Yes, I know it is necessary to have a card to assist in building your credit score even as a youngster. Honestly, it is not a good habit to spend money emotionally. Only do so in the event of an emergency. However, if you cannot match the total bill try paying above the minimum amount or go for debt consolidation.

To know how much you will be able to spend, subtract the cost of tuition and items for schooling from the total amount you have. Then divide the remaining by the number of days you will be spending for the session. Now you have the picture of what your daily expenses should look like.

Using an online loan calculator can help you manage your college loans better. One of such websites is [FinAid.org](http://FinAid.org).

Sadly, many people are daily getting into Credit card related problems. And to make sure you do not join the number, I would next be showing you proven ways prevent credit card catastrophes

# Chapter 3:

## *Avoiding Credit Card Disaster*

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### Synopsis

It does sound great when we hear about the recession being over from Economic professionals. However, banks are heralding that defaults in credit card would get worse as it has presently reached an unparalleled record.



## **Charge Cards**

The cause of this has been credited by a report from Reuters to the rate of unemployment rising over a 26 year high of up to 9.7% in August. Sadly, the level of unemployment is predicted to continue on the increase to over ten percent by the end of the year.

Nevertheless, there are proven ways you can employ so as to shield yourself from the downward course.

Firstly, you need to do away with those credit cards. They have a way of sinking you into debt. Rather, take out a debit card from your bank or brokerage company. This helps you take out money from your account. However, you need to curtail your spending habits so you do not overdraw yourself into becoming a debtor to your bank.

Things could get complicated with multiple cards. Endeavor to have only one which you must carry only when you intend making obvious purchases. This is a safety precaution as buying by impulse has driven many people into debt problems. If unsure whether you would be making needful purchases, letting your card rest at home is better.

Detail your card firm to put your limit on the low side plus your rate too. Allowing a high limit is a good recipe for buying by impulse from those who have no financial discipline.

Never allow more than you can pay back at the end of the month to be on your card. Apart from safeguarding your card balance, it also preserves you from paying interests, as many firms do not place a rate if you keep such habit.

Do not fail to keep an eagle eye to changes on terms and policies of your card. Most especially, watch out for changes regarding minimum payments required of cardholders and interest rates too.

Anytime you perceive your card interest rate has increased, it is in your interest to search out a low interest card for yourself. You do not need to place high interests on your shoulders. Remember, keeping a better credit helps in getting you qualification for lower rates.

Do you have reward cards? Then you should exercise some caution with them. It is reported that most holders use this card to their hurt. This happens when they take more than the worth of the card due to lack of attention on fees and rates that accompany their credit card.

Imagine what you stand to gain by keeping these points to the letter. Better still, I think it is time to look into how you can save on gas. Yes! It will really shock you how much you have been giving out that you could have been putting into building your money tree.

# Chapter 4:

## *Hidden Gas Saving Methods Revealed*

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### Synopsis

There is a relationship between the brand and model of your car and its gas efficiency. In that vein, trying to hybridize a gas-guzzler will always prove to be an impossible task. However, putting the following steps into action will bring about the most cost-effective rate of gas consumption.



## **Save On Fuel**

Make sure your car tires are pumped to the recommended pressure. A regular check should be carried out on them using a tire gauge. You can get a digital tire gauge for less than \$10 if you do not have any yet. Having one will also help you ascertain when your tires have lost some pressure due to drop in air temperature.

You stand the risk of running lower miles per gallon of gas if always let your carry more weight. Take out items like tennis racket and golf clubs so as to reduce the overall weight.

Air filters become dirty over time with usage. Regular inspection and replacement when dirty should be your priority. This is because you will be using more gas if the filter gets clogged with solid materials.

As much as air conditioners are good, they should only be turned on when really needed. This is because they contribute to reducing the number of miles per gallon your car does.

Driving conservatively is a good practice. However, constant acceleration and brake application leads to more gas usage. In addition, reduce your speed on highways. Latest autos do have overdrive and do run at about 65mph. So, ascertain the revolution per minute of your car 'safe spot' and stick to it as much as is possible while driving.

Your car is designed to make use of a fixed amount of gas over a certain time when idling. However, it uses a bit more when turned on. This simply means that it is a money-saving technique to turn off your car when caught up in a long traffic.

Although it may seem hard for you to swallow, it is proven that driving with your windows closed does save you some gas. Driving with your car windowpanes rolled down only increases the amount of turbulence. In addition, that means more gas usage too.

Try to understand the road system of your environment so you chose a better route anytime you are driving. In addition, do not assume that the shortest route is the best. There could be too many stops to make even while the route may be short. Avoid heavy traffic and roads with too many traffic lights.

Putting all these into daily action will save you a lot more. As you continue learn more ways to save money while driving. However, as much as you try to save money you should be making more also. I have marshaled out only the best methods of increasing your income constantly and without breaking sweat.



# Chapter 5:

## *Proven Methods that Generate Cash Online*

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# Synopsis

Pull in more money to dig out of debt.



## **Make Some Money**

Pickydomains provides you with a domain name so you start making money as a writer. Go to their homepage and make sure you understand their “Make Money with Pickydomains” segment after scrolling down. Hit the “Register Now” link and provide your details.

After that, click on “Create New Account” button. An email would be sent to you for verification purposes. Just click the link to finish the registration process.

Login with your username and password sent to your email. Edit your password by clicking the “Edit” selection located on the top menu. Type in your desired password twice; and then click on the “Save” button at the top menu.

Choose the “Available Orders” link, after which you scroll down and pick a client link. Go through all the information provided for domain specifications. Type in a desired domain name before clicking the button tagged “Create Suggestions”. You make money for each domain name they certify.

Another method is to visit SoftwareJudge website where you make money for your reviews. First, scroll down the right area of their page until you see “Get Paid for your Reviews”. Click the ‘Read More’ button to get full understanding of how the program works before opening an account. After creating one, follow the link they send to

your email box to finish the process. Put in your new password twice before you click the “Submit” button. Check for “Latest software” heading and post a review about it on the “Add new review” link.

After completion of fields, edit your review by clicking the “Preview Review” button. When done, click the “Post review” button. You only have to submit three reviews each day as a starter. Now you are making good money online.

You can also make money with the AssociatePrograms website. Find and click on the link tagged “Beginners” to read and examine all links whether a beginner or not.

At the top menu, click on the “Affiliate Program Directory” so you chose the affiliate program you wish to promote. You can join their affiliate program after visiting their website. Paste your affiliate link to your browser after copying it.

You can open an affiliate account after following the commands from the affiliate website. After placing your affiliate code on your blog or website, you get commissions anytime someone buys from you.

There are so many ways, using which you can make easy money online. The door keeps getting wider. You can also join online forums for internet marketers. These forums help you discover new moneymaking trends and tips. However, steer clear from websites

where they ask you to deposit \$20 to get \$200,000.00 before the following week.

As you make money online there is need to save them too. Saving money is a good way of building wealth. So, let us see how you can do so efficiently without denying yourself some good life.



# Chapter 6:

## *Secrets of Saving Money As An Internet Marketer*

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### Synopsis

Internet marketing is the term used to describe the art of leveraging on the internet to sell products and services. However, the terrain is not an easy task you can undertake alone. There are certain basic concepts you need to understand so that you start on the right footing.



## **If You're A Marketer**

Firstly, you have to determine and understand your niche market and audience. Then move to investigate the competition in your proposed niche. In addition, take proper notice of those doing effective marketing. Be ready to provide great web content and write in a way to compel your audience to take action.

Ensure your website coding is done properly. All Meta tags and links must be x-rayed to avoid mistakes. Your check must extend to your page title, description and keywords. Also, never forget to include Alt tags to all pictures on your site.

For gaining recognition and back links to your website, look for related forums and blogs to contribute to. This will also bring you loyalty and the Philosopher's stone of internet marketers-trust.

Add sparks to your website by providing valuable and hot information regarding what you do. Understand the place of effectiveness and authority by staying put to your niche. You can never be everything to all men. It pays to stick to one course.

If you want to get your site pages indexed by spiders, make sure you submit your site to all major search engines by hand.

Ensure you keep your readers asking for more by providing new and useful contents regularly. It brings about loyalty and is a sign of

professionalism. Also, doing this will make for regular ping of your site by search engines.

Except you are running a personal blog to tell more about world, your website should be tailored to suit the appetite of your viewers. You must carry them at heart anytime you login to your website.

Make use of the emerging social media to boost web traffic. When it comes to internet marketing, traffic is all that counts. Write informative articles and submit same to article directories like ezinearticles.com, hubpages.com and squidoo.com. They sure lead to organic traffic generation as well as increase your page ranking.

If you are selling a digital product, ensure you incorporate an auto-responder to your website. You do not expect to start sending links one after the other to 200 persons. And it is not okay that someone who paid for a product should be made to wait until you return to send the download link to him.

You are always a student when it comes to internet marketing. However, to ensure a successful internet carrier, you must have a detailed plan and keep your focus straight. Spend as much time as you can in making toning up things. Follow the trend and keep your readers satisfied always.

Despite all that have been said, there is the major factor that determines if you will come out a success- the Mind factor. The mind

has been proven to be the determining factor of the kind of outcome one gets out of any endeavor. With that at heart, acquiring the millionaire mindset is of utmost important. That is what I am going to show you next.





# Chapter 7:

## *Mastery of the Mindset of Millionaires*

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### **Synopsis**

What you imagine has same effect on you as much as what you eat. Your imagination can command a life of success or failure, independent of how well you eat. Acquiring the millionaire mindset entails reprogramming your thought patterns, ways of thinking, as well as your habits and the kind of fellowship you keep.



## **The Way You Think**

As much as birds of same feather flock together, you will certainly acquire the mindset of welfare if your friends are on welfare. Sadly, you will need to break away from some friends who are bent on negative thinking if you must acquire the millionaire mindset. Actually, you need new company of friends who have succeeded and do possess the millionaire mindset.

Draw out a budget for yourself and be ready to attend as much positive motivational seminars as possible. Seminars are good meeting point for those with the millionaire mindset. In addition, listen to CD's, MP3's, and watch DVD's of achievers you admire. Do away with journalism of blood and disaster. A good test is to make sure what you talk about and listen do make for the mentality of a millionaire. If they don't, quit them immediately and replace them with positive ones.

A proven method of accomplishing the millionaire mindset is through autosuggestion. Keep telling yourself how successful and accomplished you are. Leave the work of making it a physical reality to the power of your mind. As you continue, your mind will spring up million dollar ideas for you to cash in. This is the path of the creative mind.

Write down your “power words” and recite them as much as you can. Whenever you face a surge of negativity, do not accept the feeling and power of it. Rather, hold your confession as the stars hold onto the sky. Take a time out to see how the waves of the sea rise as though it would cover the earth. Yet, after a while, they calm down into tranquility. So also will all the stumbling blocks on your way bow to your confession if you hold onto them without wavering.

Believe that you are the sole architect of your success. Never give that power to the government, your childhood circumstances, or your present challenges. Do not hold any animosity or regrets. Your mind is the sole engineer of your success. Take this responsibility and work with it like an army of termites. All things fall in line to the man of faith.

Enjoy every path you take with the millionaire mindset and break away from those who may want to divert your attention. Use and improve your inner conviction and become great. However, never live in the illusion of perfection. Be humble enough to accept your shortcomings and keep learning from them too.

The millionaire mindset is the blueprint for a successful life. However, you must first employ its power toward molding a good money management skill. Now, let’s see how millionaires manage their money.

# Chapter 8:

## *Better Money Management Through Debt Control*

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### Synopsis

Having a good method of arranging your bills go a long way to affect your finances positively. For example, you can easily pay them on time than defaulting. Also, the ease of finding them out will help you resolve issues concerning payments too.



## **Organize**

The first step is to get a monthly planner for each year starting from the current one. Register the dates of bill payments and place them side by side with your payday. Keep the bills to be paid in your planner and ascertain with recurring bill should be shouldered. Make sure the bill with the closest payment date is keep on top of the second one. Check the bill again for correctness. Make no room for too much paperwork that accompanies a bill. Let the thrash can contain them and not your file.

Set out at least once a month period to organize your bills. Provide a separate folder for recurring bills and another for other bills each month. A good practice is to write on the folder the name and due date of the bill. When the invoice comes, write on it the check number, amount paid and the date it was paid before committing it to filing.

After bills have been paid, try to file then immediately into their various folders. Also, arrange the folders sequentially for ease of retrieval. All cancelled checks you have must be domiciled in a particular folder in company of the statements of the bank. Next is to print the dates onto the folder.

You may also want to make a different folder for bank statements and "For income taxes. Once things like medical bills and real property taxes bills are paid [these bills can be deducted on your tax returns],

keep them filed in “For income taxes” instead of paid bills file. Also, tag one-folder “investments” and use it in housing all paper-works that emerge because of 401(K) or IRA for each year.

For each month, you must have a folder for all receipts. Put these folders in a box with the date of the year clearly on the box. For each year, start a new folder system and a different box for storing them too.

Doing this regularly has a lot more advantages for you. For example, it helps you keep track of your spending habits. The evil of over spending is mainly disastrous when you are not keeping records. In addition, you will be able to determine your cash inflow and outflow. This will help you in case you want to undertake a project. You need to first count the cost to know if your present financial status can carry the weight or not.

Getting organized this way is a good step toward wealth creation. Talking about wealth creation, I would like to introduce you to the real estate business. It is one business among many responsible for making millionaires each passing year. I have made it look very simple so you can understand it as a newbie and start making money from it. Are you ready?

# Chapter 9:

## *Real Estate Money Making Secrets*

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### Synopsis

Do not be fooled by adverts and contents online with the promise of providing you with a get rich quick program. Bending for such is a recipe for disaster. However, the real estate business is full of rewards if only you exercise patience and are willing to become a landowner or renovate a property to sell. Real estate business is making millionaires each year as investors put their money where it is bound to appreciate either by selling the property or becoming a landlord.



## **Real Property**

To start up you need to search for the kind of property that appeals to you. There are great offers on foreclosures and the classifieds you might want to check on. You could do the search for a good property in the company of a skilled realtor or just by yourself.

Make sure when it is time to buy a property on foreclosure you investigate the property to ascertain the level of work to revamp it before going into the bargaining proper. There are many skills involved in landing a good deal on foreclosure.

If you are not that skilled try employing a realtor with a track record of success. You really do not want to pay more for less.

A good skill to acquire is the knowledge of what cash flow stands for. Briefly, it is what is left of you when you subtract expenditures on a property from your revenue. You must fight hard to keep a positive cash flow all the time.

In addition, you need to get a good understanding of your credit report. Tailor your credit history so you have a good financial standing if brought under a financial microscope by loan lenders. Try to keep debts as low as possible.

To kick-start your real estate business you may need to get a loan from a financial house you know and trust. If doing so is not possible,



try learning how to buy a property using other people's money. Note that in all purchase contracts of a property there are hidden charges. You can get a good understanding of this if you meet a knowledgeable banker.

As a way of staying at the top, you have to look into opportunities outside the real estate box. One of such is Green construction. It is a possibility and will sell far more than those constructed traditionally.

The long and short of real estate business is either buying low and selling high or collecting rent from your tenant(s). Anything outside that may just be another way of talking you into the real estate investing, rather than a new method of money generation through real estate.

Make note of your business plan with a focus on the future of your investments. Stay glued to this plan into the future. Remember, there is no "get rich quick" plan that has and will ever work for anyone.

# Chapter 10:

## *Powerful Steps to Bouncing Back From Recession*

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### Synopsis

Being prudent financially is a proven way to stay afloat during harsh financial times. However, just being so at such times is never enough. Making frugality a way of life is a disposition that shows value for income. It is never synonymous with poverty. Rather, it helps you to provide a good cushion anytime the need to bear some financial burdens like quick auto fixes come knocking. Also, such lifestyle provides for things like having a quality time vacating with friends and family.



## **What You Ought To Know**

Just in case you are not in the knowing of what your expenditures are for each month, try keeping record of every receipt for the space of 1 to 3 months. Classify the receipts into things like clothing, groceries, bills, gas, eating out, movies, etc. The next step is to figure out where you need to cut down on cost.

Frugal people are those who make use of coupons on purchases. Search out and use coupons where applicable. Never mind how frustrating it may seem to be. The end will justify all the time spent in doing so. Also, try to keep your coupons well organized to avoid them getting expired on you.

Just in case you want you can visit a local thrift store. However, you can get same good deals if you keep checking local consignment shops for superior quality stuffs. Also, you can make more money by taking all your unused and old essentials to your local consignment shop too.

Apart from the fact that you save money when you save energy, it also helps promote a healthy environment too. Turn off all the lights in the morning as you leave for work.

Also, reduce the heater and sleep under tick blankets to aid warmth. To help the life of your dryer, make sure all your laundry is done in a day. Doing so will save the energy the dryer would have used in heating up if you do your laundry more than once.

You can save a lot if you are able to put a stop on online impulse buying. It is all about adverts. Moreover, you may not really need it. In addition, you can be frugal with how you spend on DVD's.

You can rent them or join video clubs where you pay less for more. Why not check out sites like hulu.com where you can watch TV channels without paying for subscription.



# Wrapping Up

Lastly, draft out your financial goals and make sure you do it on paper. Doing so will fire you up mentally and give you a purpose for living. It will also guide you against overspending since you have something important you want to achieve.

Whatever you intend to have. Whether you a vacation with your family or a new auto. All you need do is to save a dollar more over a period to get it done.

