



How To Become Debt Free: Pay off all your debt: Get out of mortgage, student loans and credit card debt

Michael Locke

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Introduction

It is one thing to say you want to get out of debt and another thing to do it. Debt elimination is an elusive goal for many, but it is certainly not impossible. In the face of today's economy many more people are waking up to the need to become debt free and succeeding at doing so. You can too.

The Challenge of Becoming Debt Free

Back during the Vietnam war days Pete Seeger wrote the classic war protest song 'Where Have All the Flowers Gone?' The refrain was repeated over and over, "When will they ever learn? When will they ever learn?"

Focusing on the personal level (we don't want to get bogged down in national politics and government debt!), those words could equally speak to the puzzling relationship individuals have with debt. In war, everyone loses though perhaps in differing degrees. So with debt. But in neither case do we seem to learn.

In truth we learn less from the pains of debt than from those of war. No matter how much we suffer or how hard the struggle to get out of any particular debt most people seem driven to jump right back in at the first opportunity.

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Eliminating debt is worth many times over the effort required to achieve it.

Some people may have a third debt, credit card, student loan or mortgage debt. Others have the misfortune to inherit debt. Even a debt inheritance will be manageable if you tweak your spending and cutt on unnecessary expenditure.

If you are reading this, let's assume that you have decided to make a change in your own life. If so I can assure you that it is entirely possible to become debt free in a relatively short period of time if you want to, even if your debt is substantial.

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Doris Anderson:

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Charles Davis:

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Audrey Patton:

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Robert Olsen:

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