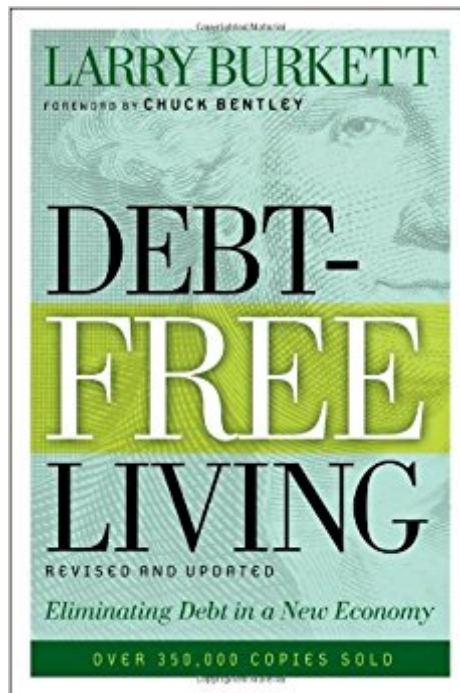


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# Debt-Free Living: Eliminating Debt In A New Economy



## Synopsis

So much has changed...and yet, so much is exactly the same. Debt-Free Living has sold more than 300,000 copies in the two decades since Larry Burkett first laid down the challenge to live debt-free lives. And now, on the heels of the debt-fueled debacle that was 2008-2009, we need this message now more than ever. With people's credit, mortgages, car payments, salaries, commissions, and bills fluctuating daily, Debt-Free Living has never looked more attractive. This bestselling book has been updated and revised to reflect today's realities alongside timeless biblical truth. Learn about the origin of most financial troubles and break out of the debt cycle. Debt-Free Living is a necessary resource to battle the ever-present temptation and trappings of more and more debt that keep weighing you down.

## Book Information

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## Customer Reviews

(Dave Ramsey on the back cover for sure... and the others if there is room. All of them on the inside pages.) When Larry Burkett's Debt-Free Living was first published in 1989, I could have been one of the horror story case studies that opened the book. Coming out of my own bankruptcy at the time, I was on a mission to discover how money really works. Debt-Free Living was a light in my darkness, giving voice to a lifetime of common-sense financial principles that I had largely ignored. Now, twenty years later, I believe there has never been a better time for the time-honored, godly principles of this book to make a comeback. Dave Ramsey is the best-selling author of The Total Money Makeover, a nationally syndicated radio talk show host, and host of The Dave Ramsey

Show on the Fox Business Network. It is a privilege for me to endorse the revised Debt Free Living by the person who impacted his world like no other. Larry's life message is sorely needed today. As he would say, "God's principles of finances are always right, always relevant, and will never change." Ron Blue is a best-selling author and president of Kingdom Advisors. Sometimes it seemed as though Larry Burkett could see around corners. He certainly saw things long before the rest of us. That's why his warnings about the dangers of debt and the direction of our economy still ring true. Indeed, the turmoil of recent years has given even greater force to his insights. Of course, as Larry would say with genuine humility, "All I do is plagiarize Scripture." He saw his role as simply trying to convey that God's Word is true and that the Lord can be trusted. Indeed, that's what Debt-Free Living is all about. Austin Pryor is Founder and President, SoundMindInvesting.com

Debt has dominated the financial direction of our society over the past sixty years. Credit card offers flow into our mailboxes virtually every day. Countless families give the false impression of being wealthy while drowning in a sea of debt. In fact, nearly 80 percent of divorced couples between the ages of twenty and thirty report that financial problems were the primary cause of their marital breakdown. Many people are not even sure how they got into their financial predicament, let alone how to get out. Understanding the origin of most financial difficulties is the key to escaping the "debt cycle" for good. Debt-Free Living was designed to equip individuals with sound biblical principles and solid practical advice so they can dig out and stay out of debt. Best selling author Larry Burkett skillfully teaches these principles through the real-life experiences of several couples on the brink of financial ruin. As these couples climb out of debt, you will receive helpful advice on a wide variety of financial issues you face every day. In Debt-Free Living you receive answers to questions such as Is it better to own or to rent? Is borrowing a sin? When is bankruptcy a good idea? What types of credit should I avoid? Debt-Free Living teaches you what God has to say about debt and assists you in achieving a life that is debt free. --This text refers to an out of print or unavailable edition of this title.

This book answered a lot of questions for me especially the fact the author truly references the bible and instruction that God wills for us in our everyday financial lives. Within 5 days, I had paid off 2 credit cards, transferred a balance to another card and cut those up, along with applying funds to areas that were a burden. I slept with ease knowing that when I woke up I could handle the next bill and/or collector without panic. I wasn't dodging the phone or the mailbox and within a few weeks of applying the methods and advice I had a plan that a year later I still use and the only debts I have

now are our home and standard utility bills. No more car payments, no more credit cards and we have money in the savings account. Since then, most every purchase has been made in cash without even flinching, shrinking or regretting. Life is good and getting better everyday.

Right off the proverbial bat I will say if you are not a believer and do not have an active relationship with the Holy Spirit, do not bother, as much of this book involves that belief. As for the negatives about the bulk of the book being drawn out case histories? Guilty. However, on the other hand, they are great, true scenarios on how some of us get into trouble/debt in the first place. The description of how our country/culture wound up so debt dependent is interesting as well. If you have a grasp on such things as "The Kingdom Economy" and what (and how very much) the Bible has to say about debt, cosigning, materialism and giving, and you truly want the truth about how you got into and can get out of debt, why it is so seemingly "normal" these days, and that God will indeed intercede when we do what is consistent with His word, this book and the ministry the author founded that has helped thousands will benefit you. Otherwise, there are thousands of books on the subject that you will probably buy with a credit card even if you can't really afford it.

I bought this book several years ago. It has proven so applicable, and the principles and techniques so practical and valuable, that I re-read it every six months to get myself back on course as I dig out of debt. By now my copy is highlighted, marginal-noted, and dog-eared to the max. Absolutely superb. It is so valuable, in fact, that I ordered another copy and transferred all my notes and highlights as a gift to my son to help him learn from my pain. The comment by a reviewer asking why 150,000 copies sold has a simple answer: many people found the book well worth the money. Guess I bought two of those copies! Further, several reviewers seem uncomfortable with the "Christian bias" throughout the book. Certainly, the author bases much of his financial advice (which works, by the way!) on his Christian values. But whether the reader is a Christian or not, if the values and advice make common sense, and if these values and advice lead the reader out of the pit of debt, then so what? We still have a distance to travel in the journey of getting out of debt, but my family is in infinitely far better financial shape for carefully implementing Burkett's advice. And again, I periodically review the entire book "religiously," pardon the pun!

I first read this book in the early 1990s. It saved my future. Larry Burkett easily describes the time honored basic principles of personal finance that is still relevant today.

I really liked this book. It is a classic book for those who are interested in managing their finances according to Biblical principles, and for those who have landed themselves into debt. Larry Burkett teaches biblical principles of debt-management by telling stories... stories collected over years of counseling thousands of struggling individuals and couples. Some of the previous reviewers have said that these stories are just anecdotal scare-tactics, but the intriguing thing is that I see highly-educated people around me making the same "anecdotal" mistakes with their finances (and reaping the consequences). Americans (in general) have no clue how much house they can afford, etc. and regard debt as a necessary evil... or even as a good thing. This book helps you to see debt in a more balanced light, and is highly recommended to anyone who struggles in this area. As you can see by some of the other reviews, if you're not a Christian, you'll probably get hung up on some of the biblical principles: such things like keeping your word even when it costs you money, family leadership principles, living within your means, and the husband-wife relationship. So if you're not a Christian, I would suggest taking a serious look at the Bible (by studying what it says) and then compare it to the principles in this book. I think you'll find that the Bible is reliable and timeless in its guidelines for finances just as it is for every other area of life.

Teaching in Christian Studies! Valuable for young congregants!

Great read, very informative, Language is very understandable, does not try to talk over your head. Gives hope to all types of credit situations, also you must discipline yourself to see it through the process. Writer is very honest in what you may have to give up in order to get where you are going. My advice is 'don't take it lightly'.

I was disappointed in this book; not the get out of debt help I had hoped for, a lot of talk about money, but the title implies help with debt. Donating it.

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