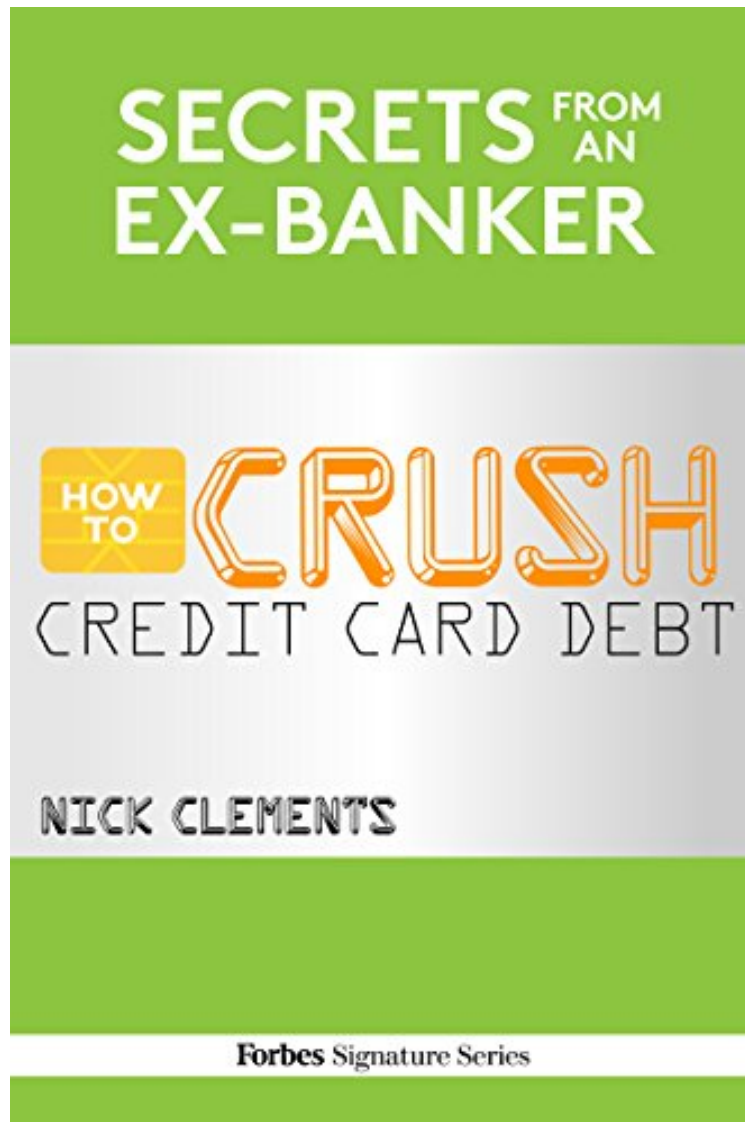


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Secrets From An Ex-Banker: How To Crush Credit Card Debt

Nick Clements

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Kim SheetsExcellent description of credit card abuse personality. My ex husband fits the profile of Ellen, present hedonist!! I read the book due to hidden credit card debit by a financially infidel spouse!! I was curious about how excessive spending feeds a reward system and then has such a downward spiraling effect on the individual as well as the couple. Sad use of money and energy. I appreciated the tips on calculating the interest that would be paid while only making minimum payments.0 of 0 people found the following review helpful. Great Guide to getting rid of credit card debtsBy 'round it goesEveryone should read this. Good for young adults to know the hows and whys of credit card companies and your credit score.

If thinking about your credit card debt makes you break out in night sweats, and if running from the collection agencies that hound your phone isn't your exercise of choice, you need to read this book. You may have ended up in debt because of an emergency or because you spent a little more than you should have every month. But it's important to know you're not alone; nearly half of Americans struggle with credit card debt, and no one likes to talk about it. In this book, Nick Clements talks about it. He previously worked as a banker trying to get people into debt, and he reveals invaluable tips and tricks he's gathered from working on the inside to help you become debt-free. Because credit cards weren't always evil: They started out as a way to help people make payments, but quickly evolved into traps that make it incredibly easy for people to fall into debt. In *Secrets From An Ex-Banker: How To Crush Credit Card Debt*, Nick Clements helps you create and stick to a budget, make an honest self-assessment regarding your ability to handle plastic and organize a plan to get out of credit card debt within three years. No matter how much you owe, this book will help you ask the right questions to steer you toward the ultimate goal: liberation from credit card debt.