



Good Debt, Bad Debt: Knowing the Difference Can Save Your Financial Life

By Jon Hanson

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Debt is just like cholesterol. Too much of the wrong kind can kill you. But too little of the right kind can be a problem too.

Just as not all kinds of fat are equally bad for your health, not all kinds of debt are equally bad for your wealth.

Jon Hanson learned about debt the hard way, barely surviving his own "near-debt experience." Now he can help you avoid the same fate. Good Debt, Bad Debt doesn't offer quick-fix solutions. This isn't optimistic taffy to soothe your ego. It's about embracing the reality of where you are financially and working to improve your position. Hanson explains that "debt takes more than your money. It takes your freedom, time, peace of mind, and opportunities. Debt makes cowards of us all."

Good Debt, Bad Debt concentrates on what you can do using your present income. It blends personal stories, research, history, and humor to build the argument for living life with a plan, instead of allowing yourself to be controlled by your emotions and impulse spending. With a new chapter on debt warfare, Jon Hanson will bring you out of the financial trenches and show you how to wage war against the most difficult personal economic pitfalls.

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Editorial Review

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With wit and insight, Hanson offers advice on the pros and cons of debt while helping us develop a philosophy about it as well as one for spending and saving. He explains that good debt increases net worth and includes credit-card debt, leasing a car greater than you can afford, and buying a house with 5 percent down. If what you purchase on credit can easily pay its way by selling it, or hopefully from the cash flow it produces, then such debt is a good idea. When debt reflects greed, impatience, or seeking the appearance of wealth, it has negative consequences. Using personal stories, humor, and cartoons, Hanson explains the principles of debt and money in the first four chapters and then counsels us on the value of developing a mathematical financial plan based on these fundamentals. This is an excellent primer on a very important topic. *Mary Whaley*

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Review

Be debt free, stress free, and set free by Jon Hanson's great, inspiring, and helpful book. -- *Mark Victor Hansen, author of the Chicken Soup for the Soul series*

Bracing, snappily written. -- *People*

There's no piece of your financial life more important to get a grip on than debt. *Good Debt, Bad Debt* goes a long way toward taking you there. -- *Jean Chatzky, author of Pay It Down!*

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About the Author

Jon Hanson is a twenty-four-year veteran of the real estate business and now a full-time author and speaker on topics of personal finance.

Users Review

From reader reviews:

Robin Martz:

Have you spare time to get a day? What do you do when you have more or little spare time? Yep, you can choose the suitable activity to get spend your time. Any person spent their own spare time to take a move, shopping, or went to often the Mall. How about open as well as read a book eligible Good Debt, Bad Debt: Knowing the Difference Can Save Your Financial Life? Maybe it is to get best activity for you. You recognize beside you can spend your time with your favorite's book, you can more intelligent than before. Do you agree with their opinion or you have various other opinion?

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Krystal Sutherland:

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