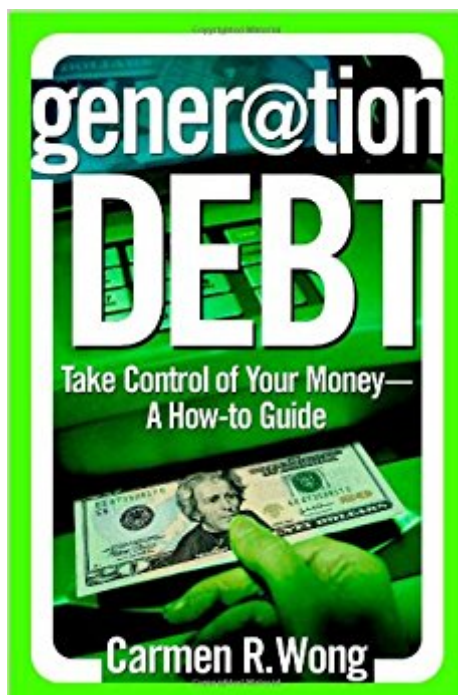


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# Generation Debt: Take Control Of Your Money--A How-to Guide



## Synopsis

With debt and the cost of living rising astronomically, "Generation Debt" offers the personal financial advice that every young adult must have to live a more secure life.

## Book Information

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## Customer Reviews

-- Why does Ulrich refer to those aged 18-34 as Generation Debt?-- Why do the minimums of a college education, cell phone, good car, and the right clothes to interview in, put the average 24 year old close to \$30,000 in debt while going after a \$30,000-a-year job?-- Why does this age group think of spending, rather than investing and saving?-- And what will it take to drive back what Ulrich refers to as "the enemy": debt?Ulrich does a masterful job of identifying not only the symptoms that tell us we're in up to our ears in bad debt, but also the root causes so that cures can be found. We're treated to up-to-date statistics that let us know that college graduates out earn their high school counterparts by almost 45% on a weekly basis, right here and right now--let alone over a lifetime. She shows that Pell grants that once covered up to 84% of one's college costs now, at most, cover 40%.But she doesn't let the Generation Debtor off the hook. It is not circumstances that cause debt. It is decisions that cause debt. It is being labeled by lifestyle--hippie boomers, soccer Moms, Nascar dads, and bobos (you'll have to read the book to understand that one!) that causes us to believe that we need, want and deserve certain things.Ulrich identifies where big debt can come from, correctly points out that the social stigma of debt is largely gone, but that it also starts to hurt, big time. She also points out that there are ways out, however, not as fast as one might like and certainly not as painless. But there are huge perks to getting on the other side of Debt

Mountain. The book is filled with practical helps to create a master plan for getting out of debt along with tremendous resources, many available online.

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