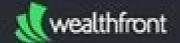
The Dangers of Debt

- Bankruptcy is literally when you can't pay your debts.
 You can't go bankrupt if you don't have debt.
- You will never find an investment that pays 8% guaranteed, let alone 20%+
- You will find *tons* of credit offers out there that will charge you that.
- "Bad" debt is toxic, your best return is to pay it off. But emergency fund takes precedence.



Personal Finance Chapter Dangers Of Debt

Debby Fowles

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finance from queer neurodivergent personal finance educator and TikToker Ellyce Fulmore There's no magic formula for being good with money The perfect budgeting spreadsheet or debt repayment plan will never address the root of your money issues When Ellyce Fulmore started her journey with personal finance she was drowning in 35K of debt had 60 to her name and avoided looking at her bank account Her own aha moment came when she realized that the reason she and so many others have struggled with finances has little to do with being bad with money Instead it has everything to do how identity and lived experience affect financial behaviors Now in Keeping Finance Personal Ellyce offers a shame free trauma aware approach that explores the complex nuanced and deeply personal relationship between your identity and your money With chapters exploring topics such as finding safe spaces personal values relationship dynamics family systems and culture it s clear this is not your typical finance book Readers will engage with how their upbringing sense of self trauma and mental health impact their decisions and begin a journey to change their relationship with money This book is for the woman facing sexism at her local bank the neurodivergent person struggling with impulse spending the young adult questioning societal expectations the 2SLGBTQIA couple searching for a place to rent all the people that don t fit into the mold that traditional finance advice is aimed at Filled with interviews from a diverse range of voices practical exercises and tangible tips Keeping Finance Personal provides a path to develop a healthy money mindset and create a life where financial stability and joy coexist

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