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**NEW EBOOK REVEALS STRATEGY FOR BECOMING DEBT FREE**

**By Kimberly A. Griffiths**

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**NEWS RELEASE**

For:One Paycheck at a Time  
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**FOR IMMEDIATE RELEASE:**

**NEW EBOOK REVEALS STRATEGY FOR BECOMING DEBT FREE  
ONE PAYCHECK AT A TIME**

It is no wonder in these economic times that an estimated 70% of households in the United States live paycheck to paycheck with no relief in site. In an effort to make ends meet, consumers continue to use credit cards to fill the necessary gaps. According to the most recent research, the average household spends \$1.22 for every \$1 earned (MyVesta, [www.myvesta.org](http://www.myvesta.org).) and the average household credit card debt is at an all time high in this country of \$8400 (CardWeb, [www.cardweb.com](http://www.cardweb.com))!

"At one point I had over 18 credit cards all that were at their maximum limit. This shock came after filing for a divorce to an addictive gambler. To my horror, I discovered I was facing \$50,000 of cash advances that were used to feed his gambling addiction. The judge felt it was only fair to split the debt and I wound up \$25,000 in debt at the age of 22. How is it, I wondered, that my husband could make me an authorized signer, without my knowledge, and make me responsible for his debt? Despite my best attempts at fighting this, I wound up \$25,000 in debt! I vowed at that moment to never make such foolish financial choices again. That was nearly 15 years ago, and even though I accumulated more debt by returning to school along the way, I'm now and forever more completely debt-free." states Kimberly Griffiths, author of a new ebook, ONE PAYCHECK AT A TIME,

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[www.onepaycheckatatime.com](http://www.onepaycheckatatime.com) (\$9.99).

"I read the book and I loved it! I am very impressed with some of your simple yet useful tips on spending less money. Money saved is worth twice as much as money earned. I think this book should be taught in high schools because finances are one of the most crucial aspects of our lives. It gives a structured plan of attack to follow. Buying this book is simply 'money in the bank' It will save you thousands and thousands of dollars if only a few ideas are implemented. People who read and follow the exercises will lose the financial handcuffs much faster than those who don't." says Ken Norkus, a Mortgage Broker from Chicago, IL.

The author further reveals, "Ironically for over 12 years I worked as a Banker marketing credit cards and loans with huge fees to customers. From this experience, I stumbled onto to a system that seemed to help me become debt free. ONE PAYCHECK AT A TIME is not an auto-biography of how I reached debt-free status; rather, it's a workbook to help you get out of whatever debt YOU are facing by

mastering one debt-free technique each pay period. If I managed to pull myself out of over \$25,000 in debt with the tools I learned over the years, you can do it too. The workbook has been arranged in a personal journal format so that the reader customizes the budget exercises in collaboration with the timing of their paychecks."

"Great advice and tools for getting you out of a debt crunch. For those on the edge of having too much debt, this sound guidance should help keep you on the right side." states Judy Mischel, a Branch Manager of a national bank in Chicago, IL.

ONE PAYCHECK AT A TIME, a 200 page workbook, contains budget management exercises for an entire year of paychecks. The author, Kimberly A. Griffiths, has been through the vicious cycle of debt herself, and provides a no-nonsense system to managing your money paycheck to paycheck. You customize the journal based on your pay schedule and learn the necessary tools for making ends meet. To download a copy of ONE PAYCHECK AT A TIME (\$9.99), visit <http://www.onepaycheckatatime.com>.

"I especially appreciated the paycheck by paycheck approach to paying off bills. When I pay bills monthly, it is very easy to appropriate the money to a different fund, rob Peter to pay Paul, and then fall short of the necessary payments. The black hole becomes larger and the downward spiral begins. The 'credit card' mode of living has been integrated into our society. There isn't any light at the end of that tunnel!!" exclaims GERALYN Kampa, an Administrative Assistant from Minneapolis, MN.

"This book speaks in simple terms, so you don't have to be a mathematician to understand it. At the same time it helps anyone to analyze their financial situation in all details and take corrective actions. This book could be helpful even for someone who is not in debt in order to establish good spending habits," states Natalya Goncharov, a Computer Programmer from Wisconsin.

Kimberly A. Griffiths, an independent Copywriter and Marketing Consultant located in Cape Coral, FL, spent close to two years compiling and researching the techniques and resources found in ONE PAYCHECK AT A TIME. In addition to distributing the ebook to general consumers through the website, the author desires to partner with organizations, banks, schools, and companies in an effort to provide this valuable information to the general public. "Our society expects people to know how to manage money as adults even though most of us never receive any formal training. Based on the epidemic of personal bankruptcies in this country, we're doing ourselves a disservice by not providing

these tools to adults and teenagers. I believe it would be advantageous for all Americans to have access to a sound money management education. And, hopefully with my book, I will accomplish this one person and one paycheck at a time."

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/EDITORS wishing to review copy, call 239-292-0914/

None

## **WHAT IS THE REAL PURPOSE OF THE eBook?**

**By Dmitry Nanev**

### **WHAT IS THE REAL PURPOSE OF THE eBook? by Dmitry Nanev**

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