

Kiplinger's RETIREMENT REPORT

Your Guide to a Richer Retirement

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Taming the Senior Debt Monster

> THE DEBT JUST CREEPT UP ON KATHY LEE, 59, AND HER husband over time. The couple made some home improvements thinking it would boost Lee's in-home day care business. Then there were the costs of an international adoption that never happened. In all, the Lees racked up about \$72,000 in credit card debt and a car loan on top of their \$582,000-plus mortgage. "We had so much debt," says Lee, a social worker for

seniors in Northern California. "It's so hard to get out of it."

Then one day Lee heard personal finance guru Dave Ramsey on the radio extolling the value of getting and staying out of debt. She became a regular program listener and began reading personal finance blogs. After attending a local Ramsey seminar, the Lees sold possessions they no longer needed and worked part-time jobs for extra cash. They also stopped using credit cards. In more than a year, they paid off roughly \$44,000 in consumer debt.

The 2008 financial crisis ended their progress abruptly. Lee's husband, who worked in commercial construction, struggled to find employment. Meanwhile, parents who had lost their jobs withdrew their kids from Lee's day care. She was forced to close the business and find other work. Eventually, the couple filed for bankruptcy.

Today, about a decade after declaring bankruptcy, the couple lives debt-free, and they remain committed

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Kiplinger Report On Colleges

**David S. Moore, George P.
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Applying Successfully to Top US Universities Jason Morris, 2012-05-01 Peterson's Applying Successfully to Top U S Universities is a unique guide that assists highly ambitious Chinese students to get accepted to one of the top ranked higher education institutions in the United States to both undergraduate and graduate programs of study The book starts out with a general overview of what to expect from receiving a higher education in the United States from earning a degree to financial aid from campus life to the academic calendar You will find an entire chapter dedicated to the rankings of schools and universities who creates the rankings how to read them and what to do with the information provided by them This book also offers extensive information about the language proficiency and admittance tests you may have to take and advice on how to handle the financial aspect of a U S education with a list of scholarships and financial aid available You will find valuable strategies for building a strong and successful application with special emphasis on creating an outstanding essay or statement of purpose and securing strong letters of recommendation The book concludes with extensive advice from admission officers and successful international students *Paying For College For Dummies* Eric Tyson, 2020-04-21

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