

Kiplinger's RETIREMENT REPORT

Your Guide to a Richer Retirement

VOLUME 28 | NUMBER 8 | AUGUST 2021 | \$5.00



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

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Kiplinger's Practical Guide to Your Money Kiplinger's Personal Finance Magazine Staff, 2005 This book covers every one of life's financial milestones in detail from renting or buying a home to planning for retirement, making this the most exhaustive handbook on the market. When it comes to money, the editors of Kiplinger's Personal Finance contend that people should be able to keep more of it, make it grow, enjoy it, protect it, and pass it on. Equipped with their sound advice, readers will assume responsibility for their financial futures so that they can gain and maintain greater financial independence.

Kiplinger's Practical Guide

to Your Money Ted Miller, Theodore J. Miller, 2003-08-05 Former editor of Kiplinger's Personal Finance Magazine author Ted Miller has a unique understanding of what otherwise knowledgeable adults don't know about their money The basics of money management saving or investing are presented here in a straightforward easy to grasp style and will fill in those gaps so you can make money smart decisions for the rest of your life In this comprehensive volume a proven financial expert shows you how to grapple decisively and effectively in good times or bad with any financial decisions you encounter

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