

Author of 8 *New York Times* Bestsellers

DAVID  
BACH



DEBT FREE  
FOR LIFE

OVER  
7 MILLION  
DAVID BACH  
BOOKS  
IN PRINT

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THE FINISH RICH PLAN  
FOR FINANCIAL FREEDOM

Dear Friend,

Welcome to the free download chapter from *Debt Free For Life!* You have taken the first step towards putting your finances – and your dreams – back on track.


In my newest book *Debt Free For Life*, you will find my powerful new plan for paying down your debt and adopting a whole new worry-free way of living. My goal is to have every American reach their Debt Freedom Day: the glorious moment when you own your home free and clear, and don't owe anyone anything, and you are truly free.

In this chapter “Get Out Of Debt Automatically with Debt Wise,” I introduce you to the revolutionary new web-based program, changing the way people rid themselves of debt, Debt Wise. For years I have taught people how to save money automatically, and now Debt Wise helps you handle debt the same way. The chapter will teach you how to:

- Pay down your debt more effectively by prioritizing which debt to pay down first
- Pay down your debt faster using the “Fast Pay Plan”
- Calculate your personal “Debt Freedom Day” and know exactly when you can be out of debt
- Monitor your progress safely and securely from the convenience and privacy of your own home
- AND much, much more!

What do you have to lose? Try Debt Wise FOR FREE and decide for yourself whether Debt Wise is the right tool to help you free yourself from debt.

Sign up for your FREE TRIAL at [www.debtwise.com](http://www.debtwise.com)

Join the Debt Wise community on Facebook 

Sign the Debt Free Pledge [www.debtfreechallenge.com](http://www.debtfreechallenge.com)

Connect with David at [www.finishrich.com](http://www.finishrich.com)



Your Friend,

David Bach

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## **GET OUT OF DEBT AUTOMATICALLY WITH DEBT WISE**

You've just learned how to use my DOLP system to get out of debt. Again, I have taught this approach to millions of people. It's proven to be simple and effective. The only catch is that you have to do the work. You have to input your debt and constantly update your progress.

Maybe you would rather not do all this work yourself. If so, you're in luck! There is now a revolutionary web-based product that will do all this for you. It's called Debt Wise, and it is the first tool of its kind that lets you manage your debt from the comfort of your home by accessing your credit file through your home computer. In a nutshell, Debt Wise does exactly what I teach with DOLP—only it does it automatically, including updating your progress! What's more, it is safe and secure, and it will take you about or as little as ten minutes to get started using it.

Equifax, the company that built Debt Wise, says the average person who uses it can expect to save more than \$30,000 in interest charges on their credit cards, other loans, and mortgages, and get out of debt 15 years quicker. In fact, this is a conservative estimate. The truth is that for many of you, the savings could be much, much higher. But I am getting ahead of myself. Let's start by going through exactly what Debt Wise will do for you and why I got involved with this totally revolutionary tool to get you out of debt.

## WHY I LOVE DEBTWISE.COM— AND WHY YOU WILL, TOO

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Equifax is a leading U.S. credit bureau, a publicly traded company (stock symbol: EFX) that has been in business for more than 100 years. It launched Debt Wise back in 2009, and as soon as I saw this new debt-reduction tool, I just about flipped out with excitement.

I was at my computer in my office and had clicked on what must have been one of the first banner ads they had put up online for the product. “Wow!” I exclaimed. I called over my team. “Guys,” I said. “You will not believe this! Someone has just launched a new product to get America out of debt that does exactly what I have been teaching for over a decade—only it’s even better because it’s totally AUTOMATIC!”

My team gathered around my monitor. “Seriously, look at this!” I continued. “Someone has taken my DOLP system and put it online. Only it’s better than that because it does all the work for you! This tool allows you to import all of your debt information from your credit file—it pulls in every loan balance you have, whether it’s from a credit card, mortgage, car loan, student loan, or whatever, and then it automatically helps you prioritize the order in which you should pay them down!”

My team had two reactions to this: “Wow, that’s amazing!” and “Why didn’t we think of this?”

“Yes, it is amazing,” I said, “and that’s a good question.”

Once we had figured out that Equifax was behind Debt Wise, we understood why we couldn’t have done it ourselves. Of course, we couldn’t do what Equifax had done. There’s no way we could develop a tool that accesses people’s credit records automatically. Only one of the big three credit bureaus would have this data.

**THE BEST TOOL EVER TO GET OUT OF DEBT—  
AUTOMATICALLY!**

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I just couldn't believe it! I immediately launched the Debt Wise tutorial in order to try it myself. (You can do this yourself at [www.DebtWise.com](http://www.DebtWise.com).) This may sound strange, but being that personal finance is what I do, I literally felt like a kid in a candy store. "This is it!" I said to my team. "It's the 'Holy Grail' of how to get out of debt."

For years I had been showing Americans how to pay themselves first—AUTOMATICALLY. I had written a #1 *New York Times* bestseller called *The Automatic Millionaire* that taught millions of people how to build wealth automatically, without a budget or relying on self-discipline. But automatic debt reduction was always a problem. There was no way I knew of to make "paying it off" truly automatic. Until now. Now Debt Wise had provided the tool.

After two hours of playing with Debt Wise, I knew two things. One, I had to get involved with this product; and two, if I did, together we could change how Americans pay down their debt. We could finally make paying down your debt truly automatic.

To make a long story short, Equifax and I decided to partner together a year later. Working together, we made Debt Wise even better and easier to use, integrating me as your personal coach on the website. Tens of thousands of people have already used the product with great success, and I am beyond excited to share it with you now.

**DEBT FREE FOR LIFE SUCCESS STORY**

Debt Wise gave me a way of presenting my debt on a dashboard, and I was quickly able to get a handle on what the facts were. I have been able to stay on plan and ahead of some of my financial goals. It is really working, and it reduces the stress knowing that I feel empowered with Debt Wise.

**Alison A.  
Seabrook, NH**

**DEBT WISE: YOUR ULTIMATE DO-IT-YOURSELF TOOL  
FOR GETTING OUT OF DEBT!**

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Here's exactly what Debt Wise will help you do.

- You will be able to calculate your personal **“Debt Freedom Day”** and know exactly *when* you can be out of debt.
- You will learn how to pay down your debt more effectively, by prioritizing which debt to pay down first.
- You will learn how to pay down your debt faster—using the “Fast Pay Plan.”
- You will learn how much money this new “Fast Pay Plan” can save you.
- You will be able to monitor your progress safely and securely from the convenience of your home, office, or virtually anywhere you have access to the Internet.

## DEBT-FREE FOR LIFE

- You will be able to get started doing all this in as little as ten minutes.
- **And you can try it out for FREE!**

Sound exciting? It really is. So now let me explain exactly how Debt Wise works.

### **SEVEN TOOLS THAT CAN CHANGE YOUR LIFE IN MINUTES!**

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Debt Wise is the first-ever online product that is powered by YOUR credit report. Because Equifax already has your credit file, it can automatically upload your debt information and create a debt payment plan personalized for you. This book contains a FREE COUPON that allows you to try the program for 30 days at no cost. (Details on how to get it are at the back of the book.)

My suggestion is that you turn to page 82, use the coupon code, and sign up for the free trial—you have nothing to lose.

The Debt Wise website will show you how much the program will cost you after the trial period is up. As of this writing, the cost is 50 cents a day (much, much less than a cup of coffee at your favorite coffee shop).

When you log in to Debt Wise (at [www.debtwise.com](http://www.debtwise.com)), you will find the following tools:

1. **PLAN SUMMARY—DEBT FREEDOM DAY CALCULATOR.** This feature is where it all starts. In one glance, you will know how much debt you have, the amount you are paying, what your debt is costing you, and when you will be debt free (your Debt Freedom Day). The calculator will also show how much money you can save by using the FAST PAY PLAN.



2. **FAST PAY PLAN WIZARD.** This tool makes setting up your plan simple, straightforward, and flexible. It automatically imports your debt data from your Equifax Credit Report and enables you to add debts to the payment plan that Equifax may not have in its records (say, a personal loan from a friend or relative).



## DEBT-FREE FOR LIFE

3. **AUTOMATIC MONITORING AND ALERTS.** With this feature, you will know if you are on plan or off plan and when an account is paid off—all automatically! Plus, if anything changes on your Equifax credit file, you will be notified within 24 hours.



■ **Monitoring and Alerts** help you know if you are *on or off plan*, when you've paid off an account, or if there are key changes to your Equifax credit file

4. **EQUIFAX CREDIT SCORES.** This tool allows you to check your Equifax Credit Score and watch it throughout the year to see how paying down your debt impacts your score over time.



■ **Four Equifax Credit Scores** every 12 months - so you can check your credit score as it may change over time

5. **COMMITMENT CALCULATOR.** With this tool, you can look at how making additional payments will speed up your debt reduction and help you get to your Debt Freedom Day faster.



■ **Commitment Calculator** tool to see how paying additional amounts towards your debts could allow you to accelerate your debt freedom date

6. **SPEND RIGHT TOOLS.** Here you will find videos and great articles on ways to save money and spend smarter. I've added my Latte Factor Calculator to this section so you can see how little expenses add up and how you can save a fortune on just a few dollars a day. Millions have used this tool—I think you will love it.



■ **Spend Right** tools and tips to help you stay on track

### DEBT FREE FOR LIFE SUCCESS STORY

When I started using Debt Wise, I had acquired several credit cards. I tried to pay them down but the balances just never seemed to change. Then I found out about Debt Wise. At first, I was a little skeptical, but now I've paid off quite a few of my credit cards and I'm on track to pay them all off. I couldn't have done it without the help of Debt Wise. Thank you!

**Melissa W.  
Galloway, New Jersey**

## THE DEBT-STACKING TOOL THAT MAKES DOLP AUTOMATIC!

The thing I love most about Debt Wise is the tool that shows what they call “Debt Stacking.” Debt Stacking is really another way of saying DOLPing. Debt Wise’s tool creates your DOLP Plan—the order in which you pay down your various debts—automatically. It not only assembles all the information for you, but it also does all of the math. It helps you see in black and white which debt should be paid off the fastest so you know which debt to apply extra payments to. On the next page is a graphic that shows you what this tool look likes.



### How Does Debt Stacking Work?

First, debt stacking determines the order in which you should pay off your debts to get out of debt the quickest.

**Target Account:**

<b>EQUIFAX</b>	Acct: Auto Loan	Payment: \$425
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**Remaining Debt(s):**

<b>EQUIFAX</b>	Acct: Credit Card	Payment: \$125
<b>EQUIFAX</b>	Acct: Home Equity	Payment: \$200
<b>Additional Debts</b>	Aunt Jenny	Payment: \$75
<b>EQUIFAX</b>	Acct: Mortgage	Payment: \$1500

**Total Monthly Fast Pay Plan Payment: \$2350**

## **YOUR DO-IT-YOURSELF DEBT-REDUCTION DASHBOARD**

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When you log in to Debt Wise, you will see a screen, called the dashboard, that contains everything you need to know about your debt, including your Debt Freedom Day. Among other things, it displays your credit score, you can review your credit score (you get four scores a year with your membership), and you can see how it is doing. Pretty cool, right?

## **TAKE THE FREE TEST DRIVE AND FIND OUT FOR YOURSELF**

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Don't take my word for any of this. Try it out yourself and see what you think.

I can't wait to hear your reaction. I believe that Debt Wise is the best product available anywhere today to help you get out of debt yourself. If I didn't believe this, I wouldn't have associated myself with it!

I have never before endorsed a product of this kind—or, for that matter, any kind. Even though I have had many strategic partnerships over the years, this is the first time I have put my name, face, brand, and reputation behind a particular product. That's how much I believe in Debt Wise. So please take a test drive and see what you think. Join the tens of thousands who have already tried this terrific tool for getting out of debt.

**DEBT FREE FOR LIFE SUCCESS STORY**

Debt Wise has keep me focused on paying down my bills faster and it flagged me when I was about to go off track. I am so thankful that I have this tool to help myself with my debt.

**Charlene D.  
Atlanta, GA**

**HOW SAFE IS DEBT WISE?**

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The biggest question you may have—and it’s one I certainly had—is how safe and secure is Debt Wise?

The answer is that it’s safer than anything out there today when it comes to tracking your debt online. All of the current web-based programs that track your expenses and/or your debt require you to input your information and provide them with the passwords to your various accounts so they can access your data. Candidly, many of the free programs out there worry me. What if their tools are not secure?

With Debt Wise, you’re not requesting any data from other sources. For instance, you’re not giving permission to share your credit card information with anyone. Because Equifax is one of the big three credit bureaus, the issuing bank for Visa already tells them what is going on with your credit card. Every time you borrow money or make a loan payment, the credit card companies and the banks report it to Equifax automatically.

So Equifax already has all of your information locked safely in its databases. Through Debt Wise, it simply shows you the same data that's in your credit report and reflected in your credit score—only you're seeing it in an easy-to-understand format designed to help you create and track a super-effective debt-reduction plan.

### **REAL PEOPLE WHO'VE ALREADY HAD REAL SUCCESS**

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You've already seen a few testimonials about how well this program works—and you can read more of them at DebtWise.com. But don't take anyone's word for it—even mine. Take advantage of the one-month free trial that comes with this book (you can find details at [www.finishrich.com/debtwise](http://www.finishrich.com/debtwise) and on the next page). Then let us know how you do.

Now that you've been equipped with the tools you need to start paying off your debts, we are going to look at the big game the credit card companies don't want you to focus on—the outrageous interest rates they are charging you. Once you understand exactly what they are charging, you'll be better prepared to negotiate the interest rates down and find a better deal on your debt.

**FREE TRIAL OF DEBT WISE**

*Debt Free For Life* comes with a free one-month trial of **debtwise.com**.

You can go right now to **www.debtwise.com/debtfreeforlife** and then enter the coupon code: **bach30**. The value of this one month trial is \$14.95—but your first month trial is FREE. There is a membership fee after the first month trial. All details are found on the website. There are also more details on the program in the back of the book. **This free offer expires 1/1/2012.** Enjoy!

**DEBT FREE FOR LIFE ACTION STEPS**

- Go to **www.DebtWise.com** and try the Debt Wise tutorial.
- Go to **www.debtwise.com/debtfreeforlife** and then enter the FREE trial coupon code: **bach30**. There you can sign up for the free trial of Debt Wise for 30 days.
- Take the free “test drive” and decide for yourself whether Debt Wise is a great tool for helping you get out of debt.

# Debt Wise™

POWERED BY **EQUIFAX®**

CLAIM YOUR **FREE TRIAL**

**Get started with Debt Wise Today.**

Log onto [Debtwise.com/DebtFreeForLife](http://Debtwise.com/DebtFreeForLife)  
and enter code: **bach30**

**No risk or obligation.**

**A \$14.95 value – yours FREE.**



“

***In less than ten minutes with Debt Wise™, you can create and implement a complete system to pay down your debt automatically.***

***– David Bach***

”

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The first 30 days of membership are completely without charge, and enrollment can be cancelled at any time, but if you do not cancel within 30 days you will be billed \$14.95 for each month that you continue your membership.

## GOODBYE DEBT—HELLO FREEDOM!

Most of us grew up with the idea that there is good debt and there is bad debt. Good debts are generally considered to be debts you incur to buy things that can go up in value—like a home or college education. Bad debts are things like credit card balances, where you borrowed money to buy things that depreciate or go down in value, like most consumer goods.

But as America's favorite financial coach, David Bach, points out, in difficult times there is no such thing as good debt. There is only debt. And all debt is too expensive—if what you desire is FREEDOM! In fact, Bach believes the best investment you can make today is to pay down your debt, faster and smarter than you have ever attempted before—starting today!

In *Debt Free for Life*, #1 New York Times bestselling author David Bach has written his most ground-breaking and important book since *The Automatic Millionaire*, giving us the knowledge, the tools, and the mindset we need to get out of debt and achieve financial freedom—forever! Offering a revolutionary approach to personal finance that teaches you how to pay down your debt and adopt a whole new way of living—debt free. Bach unveils the Debt Wise program that empowers you to pare down your debt automatically. You'll learn how to calculate your Debt Freedom Day—the actual date you will be completely free of debt. And you'll discover that when you are debt free, you need a lot less money to live on. You can retire, even with a smaller nest egg—perhaps earlier than you expected.

DAVID BACH is one of America's most prolific and bestselling financial authors of our time. He has written ten consecutive national bestsellers, with over seven million books in print, translated in over 15 languages. His runaway bestseller *The Automatic Millionaire*, spent thirty-one weeks on the *New York Times* bestseller list and was simultaneously #1 on the business bestseller lists of the *New York Times*, *USA Today*, *BusinessWeek* and the *Wall Street Journal*. He is also the author of the national bestsellers *Start Over, Finish Rich*; *Fight for your Money*; *Go Green, Live Rich*; *Smart Women Finish Rich*; *The Finish Rich Workbook*, and the number one bestsellers, *Start Late Finish Rich*, *Smart Couples Finish Rich* and *The Automatic Millionaire Homeowner*. Bach is a regular contributor to NBC's *Today* and has appeared a half dozen times on *The Oprah Winfrey Show* to share his strategies for getting out of debt and finishing rich. He lives in New York with his family.

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