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helped. Her straightforward approach to money management is based on self-control, hard work, and prioritizing what's really important.

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Debt-Free Forever helps readers take back responsibility and control over their money. Gail's Page 23/45

Rules are simple: you can't spend money you don't have, you must save something and if you're in debt, you must get the albatross off your back. That said, she knows that executing them can be hard.

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and what it's costing you. e Build a budget that works. Maximize your debt repayments so you can be free of consumer debt in 3 years or less.

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repayments so you can be
free of consumer debt in 3
years or less Prepare for a
rainy day so it doesn't mean
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