



## **Debt-Free Forever**

By Dr. Linda Hancock

### **ABOUT THE AUTHOR**

Dr. Hancock has written a regular weekly column entitled “All Psyched Up” for newspapers in two Canadian provinces for more than a dozen years. Over the years, her readers and clients have said that they have benefited from her common-sense solutions, wisdom, and sense of humour. Dr. Linda Hancock, the author of “Life is An Adventure...every step of the way” and “Open for Business Success” is a Registered Psychologist who has a private practice in Medicine Hat. She can be reached at 403-529-6877 or through email [office@drlindahancock.com](mailto:office@drlindahancock.com)

### **Published**

August 23rd, 2010

One of the most interesting books that I have ever read is actually the fifteenth by author Gail Vaz-Oxlade.

Ms. Vaz-Oxlade is who also the star of the popular television series "'Till Debt Do Us Part" has offered advice about personal finances for years. This book, which she claims is her "best", is a very comprehensive guide for individuals and couples who wish to improve their present and future situation and reduce the negative emotions that accompany debt.

The book lays out a very practical formula for the reader to not only honestly assess and plan to improve their lives by becoming debt-free but also to implement the plan through action. Changing one's mindset and habits are two psychological components that the author attacks head-on. She helps the reader think about how they shop and teaches specific strategies for goal setting.

Besides encouraging a debt-free lifestyle, the author clearly states that having an emergency fund and saving for the future are vital.

Throughout the book are "Gail's tips" which offer gems of knowledge which most likely would not have previously known or been able to understand. They are written in a simple and practical manner that is easily understood.

Some people might look at this book and not immediately think that it would be helpful for them. They would be wrong as it is packed full of wonderful ideas that could be used by anyone to build their knowledge base and improve their financial situation.

I have already recommended this book to several of my clients and will continue to do so for a long time to come.