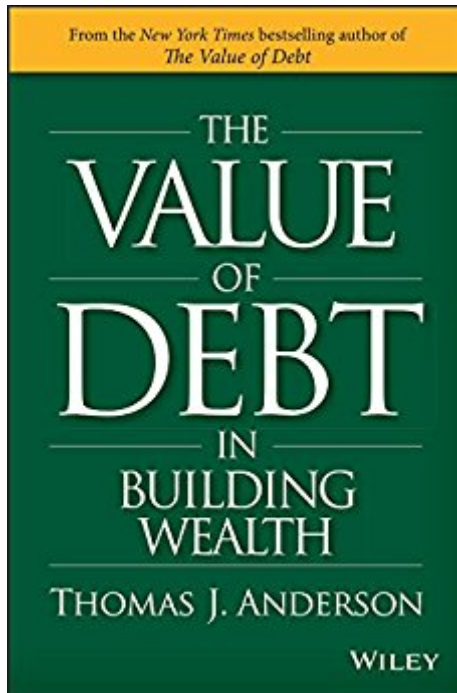




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# The Value Of Debt In Building Wealth



## Synopsis

The book of financial wisdom that your future self will thank you for reading! For many adults, 'debt' is a four-letter word--something that should be avoided but is all too often unavoidable. In *The Value of Debt in Building Wealth*, bestselling author Thomas J. Anderson encourages you to rethink that. You'll walk away from this book with an understanding of how you can use debt wisely to secure the financial future you envision for yourself and your family. Student loans, mortgages, lines of credit, and other forms of debt are all discussed in detail, with a focus on smart planning for those who are accumulating assets--and debt--now. Should you rent or buy? How important is liquidity? What is good versus bad debt? How much debt should you have? What debt-to-income and debt-to-asset ratios should you aim for? Fixed debt or floating debt? What's the best way of saving for college and retirement? These are big questions that deserve thorough answers because the choices you make now could influence the course of your life. This thought-provoking book will open your eyes to savvy financial strategies for achieving your goals faster and with healthier bank accounts. Explore strategies for smart debt management, explained by one of the nation's top financial advisors. Gain an understanding of investment basics and key financial concepts you'll need to achieve your long-term goals. Understand the risks of having debt and the potential risks of being debt-free. Make financial decisions now that will maximize your wealth, freedom, and opportunity later. This book is not about buying things you cannot afford. It is about liquidity, flexibility and optimizing your personal balance sheet. *The Value of Debt in Building Wealth* is full of ideas you can apply to your own situation--no matter what your current asset level. Read this book today and thank yourself later.

## Book Information

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## Customer Reviews

I love this book. As a financial adviser I often find it difficult to have a conversation with my clients to discuss why debt is an important element of a balanced personal wealth strategy. The author provides compelling arguments and real life illustrations to demonstrate why "good "debt is important, and why anyone interested in gaining and keeping wealth should embrace it.

Very Valuable book, accessible for all income brackets, gives great financial planning whether you are just a beginner or well on your way. I highly recommend this book. focuses on your overall financial health rather than just investment strategy.

With record levels of US student debt and uncertainty in financial markets, this book provides a more grounded view of saving for retirement. Recommend this read for anyone that is deciding on paying down their student or mortgage loans early.

So many people are afraid to go into debt to build wealth. This is how the pros build wealth. This book is great and will explain how to appreciate debt and the necessary comfort in having.

The book's basic point is capture the spread. I felt the content was very repetitive. You can read thru the LIFE framework and skip to the appendix, which had some good stuff.

This title was originally was to be released in late 2016 but it was worth the wait for this third installment of the Value of Debt series which I purchased in Kindle format. In Mr. Anderson's first book, he stated that the reader demographic would not be everyone but I purchased it anyway in hopes of learning a few gems for which I wasn't disappointed. In the introduction of this book, Mr.

Anderson recognized that even people with less assets could use debt to their advantage so if you don't have a lot, I would encourage you to read and learn this series anyway. My circumstances have changed for the better over the years in part from using debt and other strategies for building wealth. Add this book to your arsenal and see what happens.

I enjoyed reading this book and I think the lessons learned in the book are valuable for most people. However, I purchased this book in order to learn if and how I can use debt to supplement my investment returns, and because I am in the "Freedom" phase of my investment life (as described in the book) but without any debt, I found limited utility to the advice within. That being said the author does do a good job of reframing how we should view debt and how to understand which debt is good vs bad, when it's better to slowly or quickly pay down debt, usefulness of Securities Based Lines-of -Credit, and other nuanced ideas around debt. I, along with the average reader, had viewed debt as inherently bad and something to get rid of as quickly as possible, but Mr Anderson does a good job of running the numbers for us and teaching the reader how to evaluate their financial situation and choose a more level headed approach to debt management that opens the doors to investment opportunities.

Simply a great read! In clear and concise language the author described how an often feared financial tool could be used as a valuable source for wealth creation if applied properly at different stages of a persons financial life cycle. Rather than run from debt, I feel that I am now in a position to strategically use it to my advantage. I would recommend this book to both knowledgeable long term investors as well as those just starting out.

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