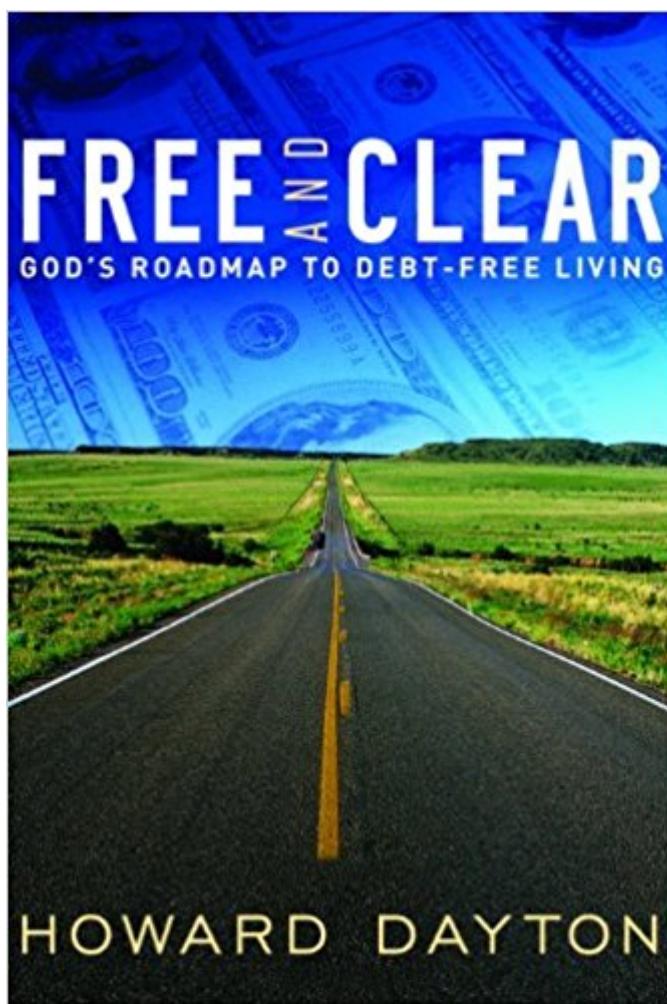


The book was found

# Free And Clear: God's Roadmap To Debt-Free Living



## **Synopsis**

Overwhelmed with debt? There is hope and freedom for you no matter how big your problem. Skyrocketing debt has crippled and divided millions in this age of rampant credit, interest-only mortgages, and record loan defaults. The way out from under debt burdens is not a declaration of bankruptcy, but surrender to the Word of God. Becoming debt-free may seem an impossible dream for many, but it is actually an attainable goal according to Howard Dayton, cofounder of Crown Financial Ministries. He overcame his own struggle with debt by applying God's principles to managing his finances, principles he lays out in this practical, encouraging, never-give-up book.

## **Book Information**

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## **Customer Reviews**

You CAN reach total financial freedom if you follow God's directions. Debt has become a crippling way of life for millions of Americans. Almost half of all American families spend more than they earn. Along with the obvious financial challenges, skyrocketing debt leads to increased stress, compromised health and devastated relationships. God has a better way! And He has laid it out clearly in Scripture. By learning and applying the simple, practical advice found in the Bible, Howard Dayton was able to break the bonds of debt and achieve financial freedom—and you can too! Whether your debt is a high-interest loan, home mortgage, auto payments, credit card purchases, or all of the above, you can become debt-free. Free and Clear offers biblical money-management practices that will restore your financial health and refresh your spirit. The step-by-step approach and compassionate writing will give you hope and encouragement

as you begin your journey to financial freedom.

HOWARD DAYTON is Co-founder of Crown Financial Ministries®, created by a 2000 merger of Crown Ministries, which he founded in 1985, and Larry Burkett's Christian Financial Concepts. Howard's books and small-group financial studies have been used by thousands of churches and individuals. He is a former naval officer, restaurateur, and real estate developer. Howard and his wife, Bev, have been married for over 35 years. They reside in Gainesville, Georgia, and have two married children.

This book really helped me change my whole way of thinking in regards to finances and debt in a biblical way. So many times people feel as though money and debt is not a concern of God's but it is! He makes NUMEROUS references of money and how it should be handled in his word. This book is easy to read yet practical, including exercises where you can write out your financial situation on paper and including a roadmap with check points on how far you have come in getting to your final destination! Not to spoil the book but it ends in a positive way leaving you with a HOPE that becoming financially free is attainable! A definite eye opener !!!

This is a life-changing book. It is an easy to read, step by step manual on how to become debt-free. It isn't for those who are NOT willing to give up their credit cards. I read this book in combination with Dave Ramsey's Financial Peace. I have made both plans part of my retirement plan.

Not done yet

This book is more for those who have credit card debt and I don't have any of that. I only have student loan debt and there was only a small chapter on that and it wasn't that helpful to my situation. But if you have mortgage, car loans, credit card debt etc then I recommend this for you.

This book is geared toward Christians who want a better handle on their finances. Borrowing has become so much a part of the culture that it's easy to buy into the message that debt is normal and necessary. That is not God's plan. God wants his people to be free of bondage to debt. The problem is that so many have dug themselves in so deep, that they can't see a way to escape. Howard Dayton lays out an easy to follow road map that shows you how to master debt, and begin to save and invest to provide freedom. Freedom that allows you to manage your (actually

God's) money in a way that can eliminate stress and have eternal value. How to escape debt and invest wisely is intimidating for many people. This book is not intimidating. It is clear and simple in its approach. Its credibility comes from an author who has a long track record of helping people manage their finances. The biblical platform for the principles is timeless and effective. Free and Clear is a fine start for the basics of personal finance from God's perspective.

Good book for getting God's prospective on how to manage everyday finances. And reading the testimony of others on how they struggle in this area and Overcame their obstacles by simply following biblical principles. Amen to that!!!

Best money I have spent in long time. My husband and I were part way there and this is the best resource we have found to take us the rest of the way. We are seeking to be more financial free of the stresses as we reach the middle of life with our family. It is the guide we have been seeking to assist us. Best of all Free and Clear is written on the foundation of God's word which doesn't change, is never outdated and with our best at heart. We bought it with the three pack of Howard Dayton books.

This is my second book by Howard in three weeks. I have no financial background. This made it easy for me, but more than anything it offered HOPE. I believe now that we can do this and now I have a plan.

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