



# Debt is Slavery: and 9 Other Things I Wish My Dad Had Taught Me About Money

*Michael Mihalik*

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Third printing, October 2010

## Reviews

Michael's focus is definitely for anyone who is in debt and wants some no-nonsense simple systems to bail out of it.

-- **Janine Bolon, founder of SmartCents Inc and author of 'Money...It's Not Just for Rich People' and 'Ditching Debt'**

This book doesn't waste time making its points, and there are many very good points. Michael Mihalik is a good teacher, and *Debt is Slavery* is the kind of how-to manual that should be handed out like tracts at an airport.

-- **MightyBargainHunter.com**

*Debt is Slavery* is a great personal finance book, one of the best I've read.

-- **GetRichSlowly.org**

The book is lean and mean - it doesn't mince many words at all. If direct and clear advice is what you're looking for, you can't do much better than *Debt is Slavery*.

-- **TheSimpleDollar.com**

*Debt is Slavery* is packed full of content and it prompted me to action. This book made so much sense to me and I think it helped me realize my true priorities. Your book is making a huge positive difference in my life. Thank you.

-- **BloggngAwayDebt.com**

## Book Description

In his book, *Debt is Slavery*, Michael Mihalik describes the 10 steps he personally used to gain control of his finances and pay off a large amount of debt.

The key to Mihalik's method is changing the way people *think* about money. Mihalik contends that people who do not change their perceptions about money will never succeed in improving how they handle their finances because all action is born from thought.


Mihalik's first technique is described in the title - equating debt with slavery. While this idea may seem extreme to some, people who are burdened with debt will definitely understand how borrowing money puts them in financial servitude to the lender. Successfully equating debt with slavery stops people from accumulating more debt, which is the first step towards recovery (similar to stopping the leak in a sinking boat prior to bailing out the water).

Mihalik goes on to describe other powerful ideas such as equating money with time (to eliminate

unnecessary spending), evaluating the hidden cost of possessions, and avoiding the insidious influence of ubiquitous marketing. As the reader progresses through the book, their perceptions about money will transform until by Chapter 9, they will truly believe they can 'Save 50 Percent of Your Salary'. The book ends with an in-depth description of a simple way to plan your finances.

The author states in the introduction that because people are busy and do not want to be distracted by 'fluff', he has boiled the book down to the absolute basics. The result is a hard-hitting book that is 128 pages cover-to-cover. There is a gem on every page and even the busiest person can find time to read this powerful book.

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#### **Jeremy Turner:**

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#### **James Koenig:**

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#### **Michael Larose:**

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