

Effective ways to escape the debt trap -

Management consultant Hedwig Kellner demonstrates how you can bring your finances under control, even if you are trying to manage a mountain of debt. *Debt-Free At Last!* presents a five-step strategy for debt reduction, leading the way forward to a life free of the stress that goes hand-in-hand with money worries. This practical guidebook shows you how to plan a budget, using tried and tested financial management tips along with tests with which you can learn to understand and assess your individual patterns of spending.

→ Practical and easy to understand: straight-forward advice that provides real help



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Hedwig Kellner, born in 1952, is an independent management consultant and trainer, living in Schleswig-Holstein, not far from Hamburg. She is the author of many successful non-fiction titles, including *The Art Of Making Ends Meet* (2006), published by *nymphenburger* as part of our ›Compact Guides‹ series.



Hedwig Kellner

DEBT-FREE AT LAST!

Getting to grips with your financial worries

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THE ART OF MAKING ENDS MEET

160 pages

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