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Debt-Free Forever is Gail ' s step-by-step guide, and she ' ll show you how to: figure out how much you ' ve actually been spending

- calculate how much you owe and what it ' s costing you
- build a budget that works
- maximize your debt repayments so you can be free of consumer debt in 3 years or less

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- maximize your debt repayments so you can be free of consumer

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