



Zero Down Your Debt: Reclaim Your Income and Build a Life You'll Love

By Holly Porter Johnson, Greg Johnson

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How to get out of debt and enjoy debt free living with the powerful "Zero-Sum Budget" method

Zero Down Your Debt ? How to manage money and experience debt free living: Getting into debt is a piece of cake, but getting out? That's the hard part. Fortunately, award-winning authors Holly Porter Johnson and Greg Johnson offer actionable tips and advice in their new book on how to get out of debt and enjoy debt free living. The secret? The "zero-sum budget"? the black belt of budgeting methods and the answer to how to get out of debt and pay off that debt quickly. They should know: It helped them wipe out \$50,000 of debt.

How to get out of debt: With just a pen and a piece of paper in your arsenal, you'll learn how to implement a zero-sum budget and become debt-free – once and for all. The zero-sum budget's primary tenets are giving every single dollar earned a purpose ? whether it's for bills, debt repayment or savings ? and using last month's earnings to cover this month's bills. All you need is the know-how, some willpower, and a positive attitude to transform your financial situation. Let Holly and Greg Johnson show you how to put zero-sum budgeting to work for you.

In *Zero Down Your Debt* you will learn to:

- Unlock the powerful potential of your paycheck to help you save more and get ahead faster
- Seize control of your money by creating a simple monthly plan that actually works
- Understand the root causes of your debt and how to get out of debt
- Use a step-by-step plan to eliminate your debt once and for all and enjoy debt free living
- Identify and avoid budget vampires that drain your bank account and wreak havoc on your savings
- Prepare for unexpected expenses and survive financial emergencies

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Zero Down Your Debt: Reclaim Your Income and Build a Life You'll Love By Holly Porter Johnson, Greg Johnson **Bibliography**

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Editorial Review

Review

"Holly and Greg have written a manifesto for debt abolishers everywhere. Are you ready to change your life today? Devote a few hours now to the easy steps in this book and the rest of your life to financial freedom. I can't imagine a better rate of return on your time!"

- Joe Saul-Sehy, Host of the award-winning Stacking Benjamins podcast

"Zero Down Your Debt is real world and something you can implement right away! Holly and Greg don't teach from theory, but rather from their own experiences with managing money, life, and everything in between. Instead of wondering where you will end up, this book will show you how to get there."

- Chris Peach, Founder of the Award Winning Blog, Money Peach

"Debt is one of the biggest factors holding people back from creating wealth. In this book, Holly and Greg provide the exact tools they used to get out of debt and teach how taking control of their finances allowed them to have adventure-filled lives! It's filled with practical action steps for real people on modest incomes who are willing to live within their means to achieve their dreams. I'm thrilled this book can help others do the same!"

~Sophia Bera, CFP®

"Zero Down Your Debt covers the Johnson's inspirational journey to paying off over \$50,000 of debt. But the most impactful words are sprinkled throughout the book in the action items. A good book inspires you to take action but this book gives you the answer to "how do I take action?" Holly and Greg have truly figured out the key to financial success and created a transformational read."

- LaTisha Styles, Finance Expert

"Greg and Holly Johnson are experts when it comes to getting out of debt and creating the right mindset to manage your money. This book is a must read for millennial families looking to budget in the 21st century."

- Robert Farrington, Founder of The College Investor

"Debt freedom is not a myth from which fairy tales are made of. Debt freedom is not an out of reach goal that can only be obtained by a select group of special and unique individuals. Debt freedom is a very real and a very attainable objective that you have the ability to reach. Zero Down Your Debt is the definitive resource that will help you do just that. Greg and Holly share their heart and their personal journey to debt freedom in a very practical way that will propel you forward and allow you to achieve debt freedom in your own life. Anyone who commits to following the advice outlined in these pages will revolutionize their financial situation for the better, and allow the stresses that come along with being buried in debt to begin to fade away."

- Talaat and Tai McNeely, Personal Finance Educators and Founders of HisandHerMoney.com

"Want to live a life free from financial stress but don't know where to start? Zero Down Your Debt provides actionable steps to kill your debt and live the kind of life you want - all through one simple tool, a budget. Holly and Greg are perfect examples of how to do it and how you can live with financial confidence."

- John Schmoll, personal finance expert and founder of Frugal Rules

"Holly and Greg provide the kind of no nonsense guidance that anyone struggling with their finances needs

to hear. Get unstuck with the strategies and solutions this powerhouse duo used to rid themselves of their own financial struggle and create financial (and lifestyle) freedom."

- Stefanie O'Connell, millennial money expert

"Zero Down Your Debt is a wake-up call for everyone who thinks they can't live the life they want because they're struggling with debt. Holly and Greg are living proof that it can be done – not by winning the lottery or striking it rich but by budgeting."

- Cameron Huddleston, award-winning personal finance journalist

"Holly and Greg Johnson's Zero Down Your Debt is a must read for anyone and everyone who has ever had debt. This great read will help you manage a better budget, get your money in order, and whip you into financial shape. Debt can be a big obstacle in life, but by reading Zero Down Your Debt, you'll be able to destroy your debt in no time."

- Michelle Schroeder-Gardner, Award-Winning Personal Finance Expert and Writer at MakingSenseofCents.com

"I've been a fan of Holly and Greg's work for years, and they provide actionable and real-life advice that applies to my life in multiple ways. I'm excited that their book is out and I know that it will help millions of families out there take hold of their finances. Personal finance isn't always fun but Holly and Greg have great personalities that come out in their writing and make reading more enjoyable!"

- Harry Campbell, Founder & Owner of The Rideshare Guy

"A budget isn't a bad thing – it's your ticket to the debt-free life and, maybe, your ticket into a lifestyle that YOU choose. That's how Holly Porter Johnson and her husband were able to pay off \$50,000 worth of debt, leave jobs that were physically and emotionally exhausting, and create a new life: self-employed, debt-free and able to spend more time with their children.

Not everyone wants to be his own boss, but how many people would give anything just to be able to control their cash? Whether you're living paycheck to paycheck or merely wondering where your money goes each month, "Zero Down Your Debt" provides a step-by-step plan on taking back the reins.

What indebted people DON'T need is an ivory-tower economist wagging a judgmental finger. What they DO need is someone like Johnson, who writes from a place of understanding. She uses their own experience (working brutally long hours, overspending, running up debts, not saving for emergencies) to illustrate how she and her husband changed their money habits and, ultimately, their lives. If you've always been afraid of budgets, Zero Down Your Debt will give you a new way of looking at money management. As the author says, "A zero-sum budget is the key to getting what you want out of life." Quite literally, the book gives consumers the tools to change their lives."

- Donna Freedman, personal finance writer and author of "Your Playbook For Tough Times: Living Large On Small Change, For The Short Term Or The Long Haul"

About the Author

Holly Porter Johnson is an award-winning writer who focuses on frugality, budgeting, and credit as the cornerstones of her career. Greg Johnson is an entrepreneur who turned his love of budgeting and digital media into an online empire. Together, the power couple blogs about money at ClubThrifty.com, travels the world, and enjoys the good life with their two kids.

Users Review

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Ariane Gray:

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