

Author of Credit Hell: How to Dig Out of Debt

HOWARD S. DVORKIN, CPA
FOUNDER OF CONSOLIDATED CREDIT

MILLIONS OF
PEOPLE
HAVE BECOME
DEBT-FREE
—HERE'S HOW YOU
CAN TOO!

A portrait of Howard S. Dvorkin, CPA, a man with dark hair, wearing a dark suit, white shirt, and purple tie, smiling. He is positioned on the right side of the cover, with his arms crossed.

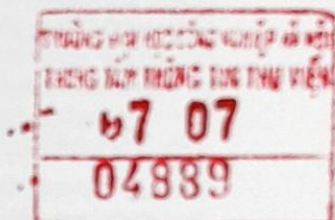
POWER UP

**TAKING CHARGE
OF YOUR
FINANCIAL DESTINY**

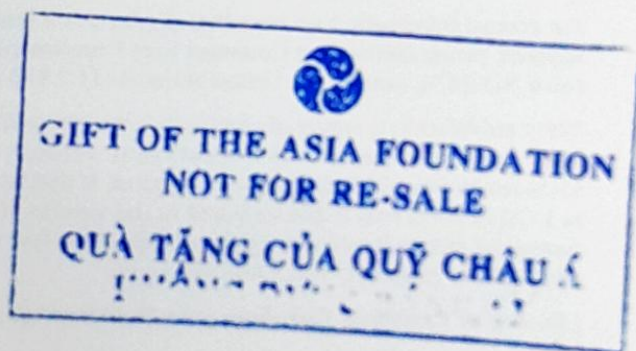
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Power Up

Taking Charge of
Your Financial Destiny



Howard S. Dvorkin, CPA



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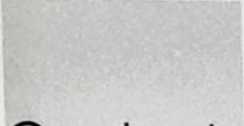
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Introduction

Now that you have opened this book and are taking the time to read this introduction, I want you to think of this as a new day, a new beginning, a new journey, and a new you. Your past financial difficulties are just that—in the past; they are over with and done. It's time to take control of your financial and personal life and I'm going to help you do that.

We are officially a team working toward the goal of getting you back on your feet, confident in your ability to handle your finances and thrive in this unpredictable world. Stick with me and I'll help you be a better money manager and give you tips on how to ignore the myriad of outside influences that persuade people to spend money.

I realize money is important, but how you spend it and what you spend it on is more important. You will come to learn that and realize, as you continue to read, that you are not alone in this journey. Millions of Americans have suffered some sort of financial turmoil. Some fight back to regain control of their lives and some don't. You are a fighter. You want your life back. We are going to take some punches along the way but we are going to keep swinging, keep fighting, and working toward your goal.

Introduction

You are your own person. You don't need to impress anyone; you simply need the courage and the guidance to see this journey to the end. I know you have the courage and I will supply you with the guidance. So let's make the commitment to fight together and finish this freedom quest.