



THE ORIGINS OF DEBT GO DEEPER THAN YOU THINK

\$400 000. That's an estimate given to how much money it costs to raise a child to the age of 18, if you are lucky enough to receive the newest gadgets and modern conveniences. That's a \$400 000 debt you have to your parents. How many people pay that off in their lifetimes? There is a lot more to debt than meets the eye, a lot that goes unnoticed in our thankless culture. Break the trend and be mindful of your debt.



THE COST OF DEBT GOES DEEPER THAN YOU THINK

\$400 000. That's an estimate given to how much money it costs to raise a child to the age of 18, in today's consumer-driven culture. That's a \$400 000 debt incurred just through having a child. How many people pay that off in their lifetimes? There is a lot more to debt than meets the eye, a lot that goes unnoticed in our thankless culture. Be aware of the hidden debt implications in your decisions.



THE COST OF DEBT GOES A LOT DEEPER THAN YOU THINK

House and car repossession. Unemployment. Divorce. All of these things are serious repercussions to the issue of debt facing so many people. You may think you are safe from such things, but debt has an ugly way of hiding the worst parts of itself. A majority of people choose not to see these grim effects, but that does not mean they're any less of a threat.



THE EFFECTS OF DEBT CAN BE A LOT BIGGER THAN YOU THINK

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