



Say Yes to No Debt: 12 Steps to Financial Freedom

By DeForest B Soaries Jr.



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Say Yes to No Debt: 12 Steps to Financial Freedom By DeForest B Soaries Jr.

Drawing on his personal experience and years as a pastor, public policy maker, and community leader, DeForest “Buster” Soaries, Jr. shares the twelve steps to achieving financial freedom in this groundbreaking, life-changing book—*Say Yes to No Debt*.

“The idea that debt is actually slavery is offensive to all of our sensibilities,” says Soaries, “but when we continue to spend what we don’t have, charge what we don’t need, and borrow more than we can repay, then we must call the problem what it is: slavery. Eliminating debt is the first step toward financial freedom. And we can do it.”

This is not another financial literacy program assuming that all people need is information. Soaries believes living in debt is an emotional, spiritual, and psychological problem as much as it is an educational and informational one.

Here, Soaries shares the twelve steps to financial freedom that have helped families in hundreds of churches. By replacing the “get more money” mentality with a “get out of debt” approach to financial freedom, not only were thousands of people able to become debt free, church’s that have used the dfree® strategy have experienced increased giving by their members.

Find out how you can leave a financial legacy of your own by saying yes to no debt.

Says Soaries: “There may be no greater need than to understand that debt-free living is the first step toward financial freedom. And the result is that we can enjoy life and leave a real legacy for our children.”



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Editorial Review

Review

Pastor Soaries is well qualified to write a book of the work he has been doing most of his life. He 'walks the talk' which is becoming rare today. He is a teacher and a scholar. -- Steadman Graham, Businessman, author, and speaker

I believe that this book by DeForest B. Soaries, Jr. is a financial literacy tool that will help this generation win their freedom from the bondage of debt, delinquency, and deficiency. A must read for anyone seeking a practical guide for avoiding and overcoming financial failure. I encourage all church and organizational leaders to join the dfree movement, by utilizing this incredible resource to set the captives free. -- Bernice A. King, Daughter of Martin Luther King, Jr. and Coretta Scott King

It is common knowledge to every Bible believer that the debtor is a slave to the lender. Dr. DeForest "Buster" Soaries, Jr.'s new, updated dfree edition offers keys that unshackle the chains of bondage for those under the influence of affluence and caught in the traps conspicuous consumption. This book is the foremost guide to joyous, debt-free living. -- Bishop T. D. Jakes, CEO of TDJ Enterprises and New York Times best-selling author

To rid yourself of the shackles of debt, you must first get your mind right. Say Yes to No Debt is the perfect book to help you do just that, by unpacking the psychological causes behind debt and then offering insightful, yet highly practical strategies for debt-free living. But Say Yes to No Debt is more than a book, or even just a concept. It's a movement that can help Americans of all backgrounds and faiths. -- Lynnette Khalfani-Cox, The Money Coach and author of the New York Times bestseller Zero Debt

About the Author

DeForest B. Soaries Jr. is the Senior Pastor of the First Baptist Church of Lincoln Gardens in Somerset, New Jersey. He formerly served as New Jersey's Secretary of State and his work was featured in the acclaimed CNN documentary "Almighty Debt." Soaries earned degrees from Fordham University (BA), Princeton Theological Seminary (MDiv) and United Theological Seminary (DMin). He lives in New Jersey with his wife, Donna, and twin sons, Malcolm and Martin.

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Colleen Thompson:

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Phyllis Kelly:

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Cheree Rodriquez:

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