

Recovering From Debt Rape

by Dan Burt

Though ignored by financial experts, the number one cause of debt is a lack of money. Sure, we'll look at the causes for the lack of smackers, but, really, if you had a Swiss bank account stuffed with dinero, you wouldn't care how much your spouse's sex-change operation costs or if your boss approved of your lunch-hour massages you received on his desk with a happy ending.

Let's take a look at some of the reasons for your lack of scratch situation.

- Medical bills (i.e. sex-change operations, bear trap removal, amputations)
- Bad investments (i.e. 401Ks, Thrift Savings Plans, 529 Education Savings Plans)
- Lost job
- Food
- Gambling

From the list, we can clearly see the big problem is food. Some scamming nutritionists will argue that you must have food to survive. While theoretically true, you don't need as much food as you think. Food has become a crutch for some, something they must have every day (like massages). Concentrate on eliminating food from your diet, cutting back to every *other* day, until, ideally, you are eating only when you are hungry (which should be about five or six times a month). As an incentive, you can spend some of the extra bread you save on something useful and rewarding, like phrenology lessons or placing the winning bid on eBay for that awesome laminated scab collection you've had your eye on.

The rest of the items on the list, along with premature ejaculation, speaking in tongues, and warthog attacks, are what experts categorize as "out of your control," so we won't spend time worrying

about them. We will, however, investigate ways of eliminating debt and developing a savings plan.

Let's look at some ways we can climb out of debt and start saving for the future no matter how pathetic and useless it seems.

- Reward yourself (i.e. with a fashionable cardigan or a spiffy pair of burnt orange corduroys)
- Eat less
- Get a job
- Invest wisely
- Stay healthy

The first thing you must do is reward yourself. Climbing out of the debt canyon is going to take effort, more effort than you've ever had to exert in your whole miserable life, except, maybe, when you reached Level 31 during a game of Dig Dug in the mid-80s. Go ahead and reward yourself for even thinking you can be debt-free, because, goddamnit, if there is one thing this country needs right now, it's more wild-eyed, quixotic dreamers.

Keep rewarding yourself until you assuage the inevitable depression that comes with being in hock and having a closet full of cardigans and corduroys. Be careful not to fall into the trap of feeding your depression food. Some psychologists call it "comfort" food, but you know how uncomfortable it is to eat, especially in a dumpster. If you feel more depressed than usual, instead of cramming a whole box of Ho-Hos down your throat, just remember to shut your mouth and get over it.

Once you've pulled your head out your ass, consider looking for employment and making yourself useful. Remember, no job is below your dignity. You may have to swallow your pride and pursue opportunities as a porn shop cashier, substitute high school teacher, or Republican National Committee Chairman.

Now would be a good time to assess your skills and interests.

Skills

- recognizes most words on sight (and numbers, too)
- communicates well with mouth, and, occasionally, one or both eyebrows

- suppresses gag reflex
- makes friends easily (on MySpace—119 friends and counting)
- clean arrest record for two out of three aliases

Interests

- sports
- reading (classics; erudite and intellectually stimulating web sites requiring adult verification)
- hiking (outside)
- Monkees memorabilia
- family (time permitting)

Take time to study both lists and decide what career path is right for you. Afterwards, tuck your decision in your dream hole and take any job offered.

Another canal to visit in your debt gondola is wise investments. Some “experts” believe the best investment you can make is an education for yourself. Since you are already broke and in debt, go ahead and live the life of a graduate student on community college prices. Enroll at your local community college and apply for some student loans and grants. Better yet, start your own community college right in your own basement and legally take a cut (federal loan fee, lab fee, whatever) of the federal loans and grants disbursed to all real and distance learning (imaginary) students enrolled in You U.

Do not forget to take advantage of degrees you may already have, especially professional degrees in law and medicine you may have crammed in the damp cardboard box in the corner of your infested hovel. In your hopeless situation, there is not much shame in being a lawyer, nor is it too late to fulfill your dream of becoming a beloved country doctor provided the country is Third World and does not check medical credentials. Don't overlook the value of a liberal arts degree despite jokes about their worthlessness. On the contrary, a liberal arts degree can be quite lucrative. You can use the diploma to set fire to your squalid residence and collect the insurance. You do have insurance, don't you?

Please turn your head and cough as we examine another area of utmost importance: your health. There are several benefits to being healthy. Let's look at a few.

- increased stamina for busking (phrenology readings and/or head lice inspection)
- not having to look for the superglue to close open sores
- can donate blood and sperm (or eggs) for skrilla (aka "money")
- no lingering "death" smell
- not being mistaken for an Amy Winehouse zombie

Along with eating less food and practicing safe sex when alone, exercise is one of the ways to maintain your health. Pediatricians, such as Dr. Benjamin Spock, developed revolutionary techniques to teach children the importance of physical fitness. In one renowned experiment, Dr. Spock gathered a group of children and told them, "If you're not healthy, you're dead to me. I might as well feed you to the Monster with a Thousand Teeth." Kids screamed and stampeded out the door as the wise pediatrician stood and slowly shuffled across the room. Most of the kids sprinted to the playground and found refuge atop the monkey bars, while some charged through the busy intersection to the A&P parking lot, crying into the arms of confused strangers. Still, there were a few skeptics who remained seated, smirking at Dr. Spock's theatrics. Those were the smug brats who were viciously mauled by the feral ocelot the good doctor released from the broom closet.

Dr. Spock understood how to get his point across and, more crucially, how to get the children's attention. Unfortunately, times have changed and pediatricians no longer use wild animals to motivate today's youth to put down their game controllers, log off their computers, and waddle around the block to stave off juvenile diabetes.

The good news for you, however, is that just a small amount of exercise can help you improve and maintain your health. A brisk twenty-minute walk, three to four times a week will show healthful results. You can add variety to your exercise program with a trip to

the gym. If you can't afford a gym membership (and you probably cannot), go to the library and lift books (start in the children's section first). You can climb a local mountain, swim in a public fountain or carry copper from a building under construction. Dr. Spock was an early believer in cross-training. Kids who ran terrified across the street dodging traffic into the A&P parking lot or those who catapulted themselves atop the monkey bars in a state of gravity-defying terror burned the same amount of calories as the kids fighting off the face-eating ocelot.

Now, step back and look at yourself. You're eating less, you have a somewhat health-like appearance (skinny and pale, like a supermodel), and you have a job giving phrenology readings and/or donating blood and sperm (or eggs) three to four times a week. Now is the time to think about a savings plan. Most financial experts (you know, the ones ignoring the number one reason for your debt) will advise you to pay yourself first. You know that's balderdash. You're the one who got yourself in this mess in the first place. Besides, you'll just blow the extra loot buying crazy shit on eBay.

Here's the plan: saving ching requires long-term thinking, discipline, and persistence. Set aside two, maybe ten, dollars a week and buy lottery tickets. Now experts (aka "lying bastards") will tell you that the lottery is a "poor man's tax" and you are wasting time and money purchasing tickets to the land of unrequited dreams. Don't listen to them! How many of these so-called experts have won the lottery? Their collective breath smells of sour grapes. What the experts don't know is that you are guaranteed to win the lottery. How can this be so, you ask? You have access to a foolproof, patented (pending paperwork and fees) method. This method is so revolutionary, so fantastical, it can only be described in first person point of view.

First, let me say I have won playing the lottery using this method (picked Mega ball for \$2 which I used to purchase a winning \$25 scratch-off) and I'm only one big win away from retiring to my beach house in Lebanon. This method has been endorsed enthusiastically

by Oprah viewers, and we know how slow to excite they can be. In fact, that fifth dentist that won't endorse the gum has no qualms about endorsing my lottery method.

So what is this miraculous method? A little something I call "Meditation of the Stars." Here's how it basically works:

- find a quiet, relaxing place (such as a tub in a condemned hotel) in which to sit or lie down
- let your body go limp, drained of all tension
- quickly squeeze your eyes shut as tight as you can--like you do when you're involved in a bar fight--so tight you see stars
- keep squeezing until the stars form constellations
- after the constellations form, count the brightest stars

Congratulations! The brightest stars counted are your lottery numbers. Go play them with confidence. The "Meditation of the Stars" basic technique is worth a few dollars a week in winnings (guaranteed \$0 — 5). However, for just an initial payment of \$49.95 (plus tax) and \$9.95 (plus tax) monthly thereafter, you can receive instructions for making bigger, brighter stars using advanced techniques (i.e. such as rubbing your eyes real hard with a baby's fists or volunteering to face test dodgeballs) for bigger, brighter winnings. Pending my approval, you can cancel at anytime. I won't lie to you—the advanced techniques require work and, in some cases, travel. But I'm confident you can muster enough discipline and persistence (and money: \$49.95 + tax—don't forget the money) to succeed. Just one win will solve the "I don't have any savings" issue.

In summary, we examined the reasons you are in debt, looked at ways to start getting out of debt, and introduced you to "Meditation of the Stars"--the answer to your desperate, "I need money" prayers. Let me leave you with a quote to give you the strength to succeed: *So hold tight, hold tight, Ooh baby, hold tight*—as hard and tight as a CEO grips his bonus.

