

12 Days of Debtmas
by Jon Hanson (author of *Good Debt, Bad Debt*)
(a Christmas Parody and PSA)
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Performed by Joe and Ima Debtor

On the 1st day of Debtmas, my true love sent to me
A 12 passenger Humvee.
On the second day of Debtmas, my true love sent to me
2 vacation condos and a 12 passenger Humvee.

(Narration with background music)

I'm Jon Hanson, National Spokesperson for the Debtabetes Foundation,
and author of *Good Debt, Bad Debt*, with a few words about Christmas
and credit cards.

Don't buy into the notion that you need lavish gifts to the perfect
Christmas! The perfect Christmas often becomes the perfect Debtmas
when it's time to pay for our largess. In our zeal to make others happy,
many of us forget about the payments and finance charges. So in this
season of giving let's remember what Christmas is all about; give with
meaning – and give within your means. And remember, the past is the past
– unless you still owe for it.

On the twelfth day of Debtmas, my true love sent to me
Twelve lawyers pouncing
Eleven courts denouncing
Ten pawnshops lending
Nine judgments pending
Eight tow trucks hauling
Seven collectors calling
Six loan denials
Five Gold Master Cards.
Four shopping sprees,
Three RVs,
Two vacation condos.
And a 12-passenger Humvee.

Trailing off... (female voice) it's so nice to have a Humvee honey, but
what about a Jaguar and a car, a Mercedes – oh, I know, a Mini-Cooper!