

A hand is holding a white rectangular sign against a bright blue sky with scattered white clouds. The sign has the words "Debt Free" written in a large, black, cursive font. The hand is visible on the left side of the sign, gripping it. The overall scene is bright and positive, suggesting a sense of achievement or relief.

Debt Free

# Zero Debt

**Padhraic Smyth**



**Zero Debt:**

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