

Top tips for getting the most out of Google

The screenshot shows a Google search for "personal debt". The search bar at the top contains the text "personal debt" and a microphone icon. Below the search bar, there are tabs for "All", "News", "Images", "Maps", "Videos", "More", and "Search tools". The search results are displayed below, starting with "About 254,000,000 results (0.54 seconds)".

The first result is an advertisement for "Government Debt Help UK - Write Off Up To 85% Of Debts" from www.nationaldebtaid.co.uk/Gov-Debt-Help. The ad text includes: "See If You Qualify - Get Free Help", "Reduce Creditor Hassle - This Is Not A Loan - Pay As Little As Just £70", and "Types: Unsecured Loans, Credit Cards, Store Cards, Catalogue Debts, Bank Overdrafts".

The second result is a snippet from Wikipedia titled "Consumer debt - Wikipedia, the free encyclopedia" with the URL https://en.wikipedia.org/wiki/Consumer_debt. The snippet text reads: "In economics, **consumer debt** is outstanding **debt** of consumers, as opposed to that of businesses or governments. In macroeconomic terms, it is **debt** which is used to fund consumption rather than investment. It includes **debts** incurred on purchase of goods that are consumable and/or do not appreciate." To the right of this text is a line graph titled "Total Debt Balance and the Consumer" showing a rising trend over time. Below the snippet is a link to "More about Consumer debt" and a "Feedback" link.

The third result is another Wikipedia snippet titled "Consumer debt - Wikipedia, the free encyclopedia" with the URL https://en.wikipedia.org/wiki/Consumer_debt. The snippet text reads: "In economics, **consumer debt** is outstanding **debt** of consumers, as opposed to that of businesses or governments. In macroeconomic terms, it is **debt** which is used to fund consumption rather than investment. It includes **debts** incurred on purchase of goods that are consumable and/or do not appreciate."

On the right side of the search results, there are several advertisements:

- "Stop The Bailiff" from www.stopthebailiff.co.uk/ with the text: "Are You In £5000+ Of Debt? Get In Touch For Free Advice".
- "Write Off Debt Up To 75%" from www.hamiltonprice.co.uk/DebtFree with the text: "Take Control of Debt With an IVA. Free Expert Advice. 24hr Helpline."
- "Debt Write Off £5,000+" from www.debtmanagementplan.org.uk/ with the text: "See If You Qualify For GOV Backed Debt Write Off Plan - Calculate Now".
- "Need a Loan? Apply Now." from www.savvy.co.uk/ with a 4.6 star rating and text: "Loans up to £2500 over 24 months! Employed Only. Rep APR 99%".
- "Debt Consolodate" from www.ask.com/Debt+Consolodate with the text: "Search Debt Consolodate Find Results on Ask.com!".
- "Private Debt Investor" from www.privatedebtorinvestor.com/ with the text: "Latest Private Debt Industry News".

When searching for a term, like **personal debt**, Google will give you some pretty useful content like a Wikipedia page, helpful definitions, alternative keywords, and other things including advertisements. However, Google has also given you over 250 million results which you're not going to have time to work through. So, follow these steps to get exactly what you need and quickly.

Use speech marks

By putting your search term in **“speech marks”**, Google will search just for that phrase and this will help focus your results down to something a bit more manageable such as getting from over 250 million hits to just over 500,000 hits.

Google "personal debt" About 508,000 results (0.47 seconds)

Government Debt Help UK - NationalDebtAid.co.uk
Ad www.nationaldebtaid.co.uk/Gov-DebtHelp 020 3793 4939
Write Off Up To 85% Of Debts! See If You Qualify - Get Free Help
This Is Not A Loan - Pay As Little As Just £70 - Reduce Creditor Hassle
Types: Unsecured Loans, Credit Cards, Store Cards, Catalogue Debts, Bank Overdrafts

Stop The Bailiff - Are You In £5000+ Of Debt?
Ad www.stopthebailiff.co.uk/
Get In Touch For Free Advice
Clear Your Debts - Free Debt Advice

Write Off Debt Up To 75% - Take Control of Debt With an IVA
Ad www.hamiltonprice.co.uk/DebtFree
Free Expert Advice. 24hr Helpline.

American Household Credit Card Debt Statistics: 2015 ...
<https://www.nerdwallet.com/.../average-credit-card-debt-hous...> NerdWallet
There are also a few other options to reduce your interest rates while you're paying down debt. Look into personal loans or debt consolidation loans to consolidate your credit card debt, consider refinancing your student loans, and compare mortgage rates to make sure you're getting the best possible deal on your home.

Consumer debt - Wikipedia, the free encyclopedia
https://en.wikipedia.org/wiki/Consumer_debt Wikipedia
On the other hand, credit card debt is almost unknown just across the sea in Japan and China, because of long-standing cultural taboos against **personal debt**.

Your Personal Debt Is Not Entirely Your Fault - Forbes
www.forbes.com/.../your-personal-debt-is-not-entirely-your-fault/ Forbes
Jul 8, 2014 - If you're in debt and sinking deeper, you're not alone. Especially if you are

Debt Write Off £5,000+
Ad www.debtmanagementplan.org.uk/
See If You Qualify For GOV Backed Debt Write Off Plan - Calculate Now

Need a Loan? Apply Now.
www.savvy.co.uk/
4.6 ★★★★★ rating for savvy.co.uk
Loans up to £2500 over 24 months! Employed Only. Rep APR 99%.

Debt Consolidate
www.ask.com/Debt+Consolidate
Searching for Debt Consolidate? Find Results on Ask.com!

Personal Debt at Amazon
www.amazon.co.uk/personal+debt
Best Selling Business & Law Books
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Write Off 85% Of Debts
www.iva-advice.co/
Free Expert, Non Bias Debt Advice.
No Set Up Fees - Call Now For Help!


Guaranteed £300 - £30,000
www.one2oneloans.com/
All Adverse Credit Accepted [UK].




Use time and location filters



You might use the basic search box with Google but don't forget the **Search Tools** options. You can limit your search to information from the past year for up-to-date content and even limit your results by a certain country if you're just looking for UK debt.



The screenshot shows a Google search for "personal debt". The search bar contains the text "personal debt". Below the search bar, the "All" tab is selected, and the "Search tools" button is visible. Under the "Search tools" section, the "Past year" filter is selected, and the "Sorted by relevance" option is chosen. The results are displayed in two columns. The left column contains organic search results, and the right column contains paid advertisements marked with "Ads" in a yellow box.



Google "personal debt"  



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Past year  Sorted by relevance  All results  Clear



Government Debt Help UK - NationalDebtAid.co.uk
 www.nationaldebtaid.co.uk/Gov-DebtHelp  020 3793 4939
Write Off Up To 85% Of Debts! See If You Qualify - Get Free Help
Reduce Creditor Hassle - Pay As Little As Just £70 - This Is Not A Loan
Types: Unsecured Loans, Credit Cards, Store Cards, Catalogue Debts, Bank Overdrafts



Stop The Bailiff - Credit Card Arrears? Debt Letters?
 www.stopthebailiff.co.uk/ 
Get In Touch For Free Advice
Clear Your Debts - Free Debt Advice







Write Off Debt Up To 75% - hamiltonprice.co.uk
 www.hamiltonprice.co.uk/DebtFree 
Take Control of Debt With an IVA. Free Expert Advice. 24hr Helpline.


DEBT: 8 steps to paying off debt - May. 28, 2015 - CNN Money
money.cnn.com/pf/money-essentials-debt/  CNNMoney 
May 28, 2015 - Paying off debt: If you want to get your debt under control, start by figuring out your spending patterns and identifying unnecessary expenses.


3 Unwise Ways to Pay Down Your Personal Debt -- The ...
www.fool.com/.../3-unwise-ways-to-pay-down-your-pe...  The Motley Fool 
Oct 11, 2015 - Plain and simple: In almost every case, you should prioritize paying off debt with the highest interest rate and work your way down. You'll end up spending less money on interest, and you'll get out of debt sooner. Matt Frankel. One frequently used way to pay off personal debts is with a 401(k) loan.


NY Fed Q1 2015 Household Debt - Business Insider
www.businessinsider.com/ny-fed-q1-2015-household-de...  Business Insider 
May 12, 2015 - This is what \$11.85 trillion worth of household debt looks like....


Debt Write Off £5,000+
 www.debtmanagementplan.org.uk/ 
See If You Qualify For GOV Backed
Debt Write Off Plan - Calculate Now

Need a Loan? Apply Now.
www.savvy.co.uk/ 
4.6      rating for savvy.co.uk
Loans up to £2500 over 24 months!
Employed Only. Rep APR 99%.

Debt Consolidate
www.ask.com/Debt+Consolidate 
Search Debt Consolidate
Find Results on Ask.com!

Personal Debt at Amazon
www.amazon.co.uk/personal+debt 
Best Selling Business & Law Books
Free UK Delivery on Eligible Orders

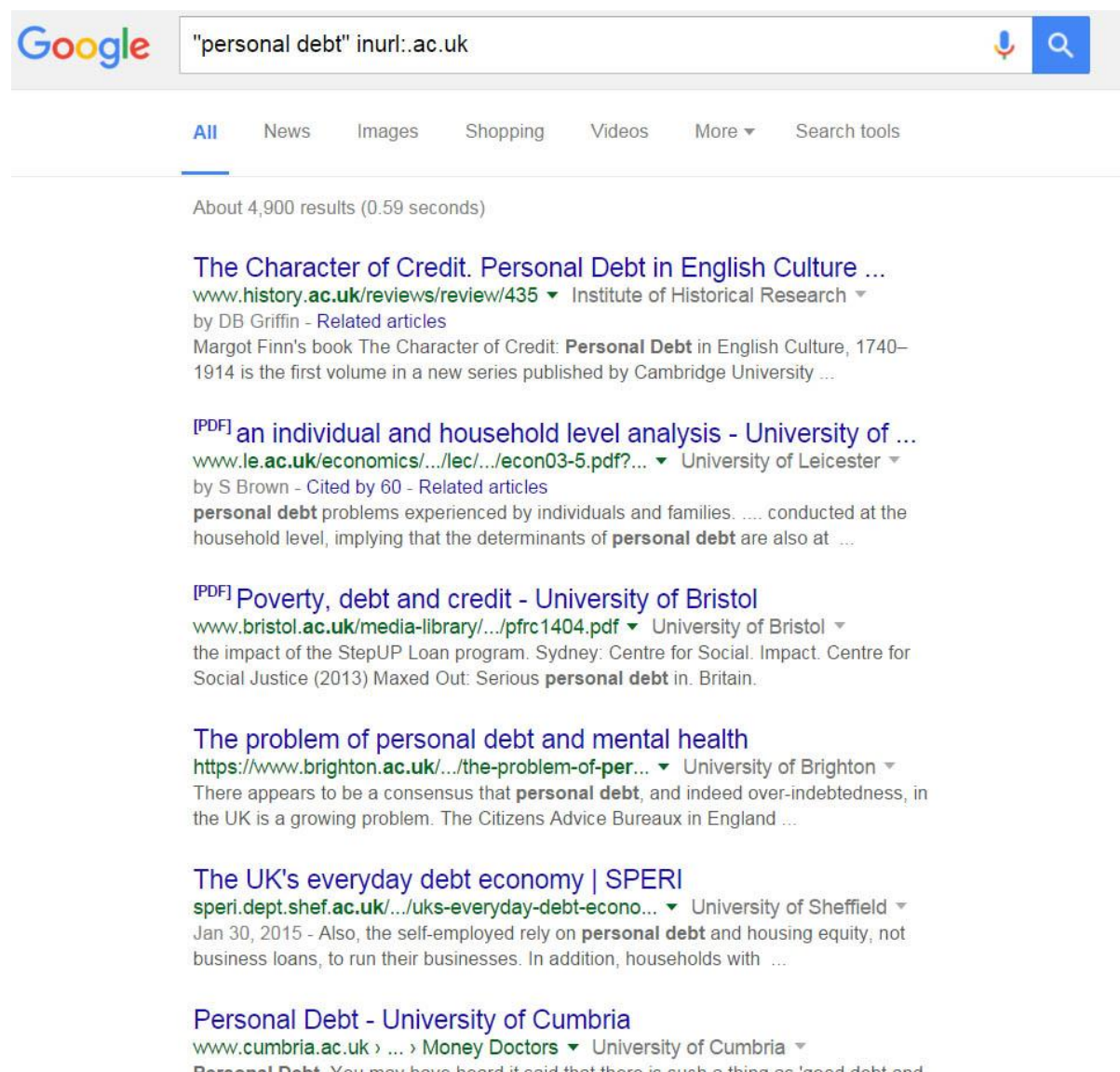
Write Off 85% Of Debts
www.iva-advice.co/ 
Free Expert, Non Bias Debt Advice.
No Set Up Fees - Call Now For Help!

Guaranteed £300 - £30,000
www.one2oneloans.com/ 
All Adverse Credit Accepted [UK].

Search within certain URLs

If you're looking for reliable information on Google, you'll want to search in reliable sources. By combining your search with **inurl:** you can get information from specific domains such as UK academic institutions (.ac.uk).

So look for **"personal debt" inurl:.ac.uk** and you'll get information about personal debt just from UK university websites. You can do this with US academic institutions too (.edu). This works well with other bodies such as the UK (.gov.uk) and US government (.gov).



Google "personal debt" inurl:.ac.uk

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About 4,900 results (0.59 seconds)

The Character of Credit. Personal Debt in English Culture ...
www.history.ac.uk/reviews/review/435 ▾ Institute of Historical Research ▾
by DB Griffin - Related articles
Margot Finn's book The Character of Credit: **Personal Debt** in English Culture, 1740–1914 is the first volume in a new series published by Cambridge University ...

[PDF] an individual and household level analysis - University of ...
www.le.ac.uk/economics/.../lec/.../econ03-5.pdf?... ▾ University of Leicester ▾
by S Brown - Cited by 60 - Related articles
personal debt problems experienced by individuals and families. conducted at the household level, implying that the determinants of **personal debt** are also at ...

[PDF] Poverty, debt and credit - University of Bristol
www.bristol.ac.uk/media-library/.../pfr1404.pdf ▾ University of Bristol ▾
the impact of the StepUP Loan program. Sydney: Centre for Social Impact. Centre for Social Justice (2013) Maxed Out: Serious **personal debt** in Britain.

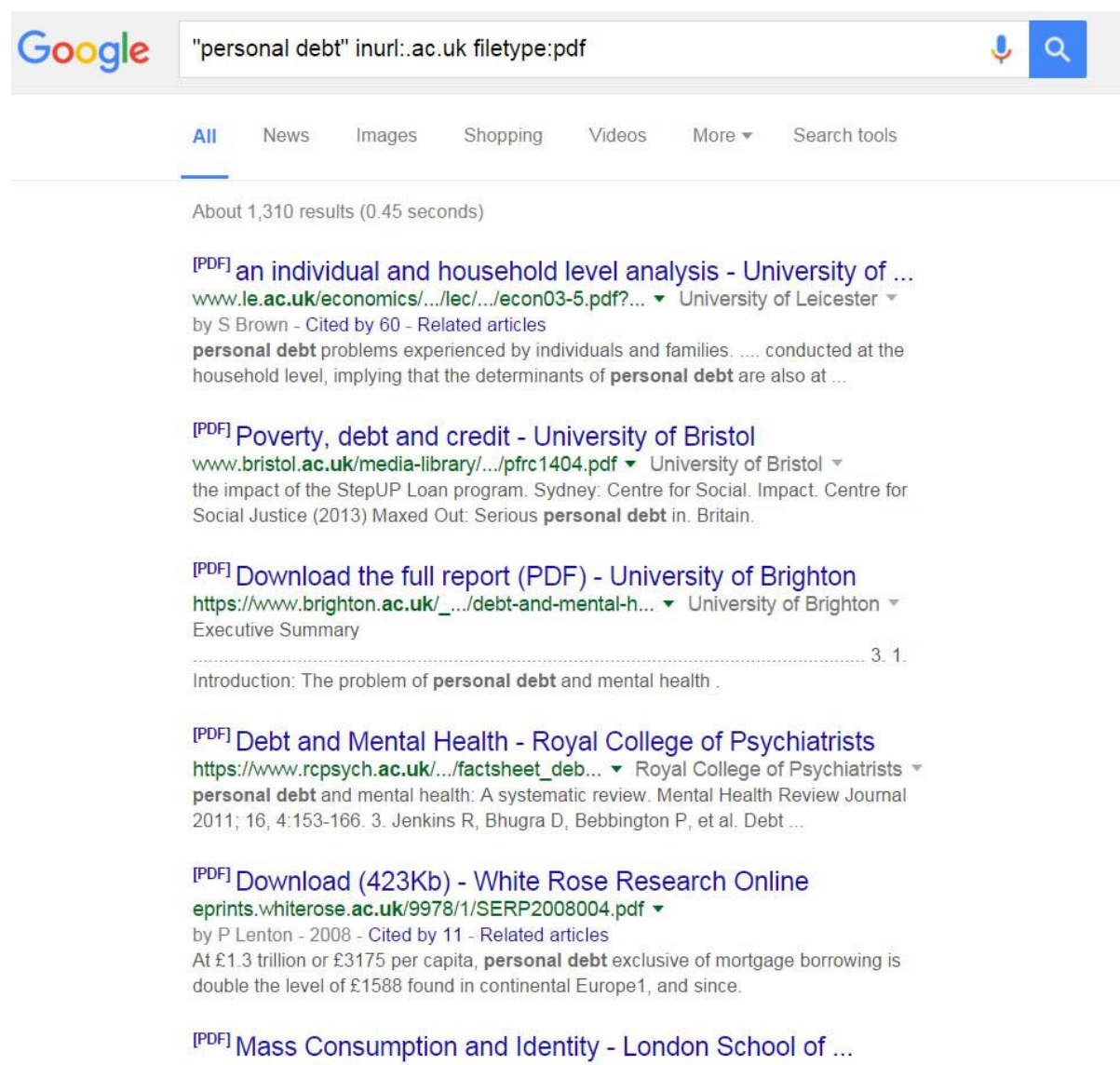
The problem of personal debt and mental health
https://www.brighton.ac.uk/.../the-problem-of-per... ▾ University of Brighton ▾
There appears to be a consensus that **personal debt**, and indeed over-indebtedness, in the UK is a growing problem. The Citizens Advice Bureaux in England ...

The UK's everyday debt economy | SPERI
speri.dept.shef.ac.uk/.../uks-everyday-debt-econo... ▾ University of Sheffield ▾
Jan 30, 2015 - Also, the self-employed rely on **personal debt** and housing equity, not business loans, to run their businesses. In addition, households with ...

Personal Debt - University of Cumbria
www.cumbria.ac.uk > ... > Money Doctors ▾ University of Cumbria ▾
Personal Debt: You may have heard it said that there is such a thing as 'good debt' and

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You might want to find a really handy PDF of a report, or someone's presentation slides on a certain topic, or even a useful spreadsheet with lots of stats for your project. Google will find this for you using the **filetype** function. So look for **"personal debt" inurl:.ac.uk filetype:pdf** to find PDF files on personal debt from UK universities. Simple!



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About 1,310 results (0.45 seconds)

[PDF] [an individual and household level analysis - University of ...](#)
[www.le.ac.uk/economics/.../lec/.../econ03-5.pdf?...](#) University of Leicester
by S Brown - Cited by 60 - Related articles
personal debt problems experienced by individuals and families. conducted at the household level, implying that the determinants of **personal debt** are also at ...

[PDF] [Poverty, debt and credit - University of Bristol](#)
[www.bristol.ac.uk/media-library/.../pfr1404.pdf](#) University of Bristol
the impact of the StepUP Loan program. Sydney: Centre for Social. Impact. Centre for Social Justice (2013) Maxed Out: Serious **personal debt** in. Britain.

[PDF] [Download the full report \(PDF\) - University of Brighton](#)
[https://www.brighton.ac.uk/_.../debt-and-mental-h...](#) University of Brighton
Executive Summary
..... 3. 1.
Introduction: The problem of **personal debt** and mental health .




[PDF] [Debt and Mental Health - Royal College of Psychiatrists](#)
[https://www.rcpsych.ac.uk/.../factsheet_deb...](#) Royal College of Psychiatrists
personal debt and mental health: A systematic review. Mental Health Review Journal 2011; 16, 4:153-166. 3. Jenkins R, Bhugra D, Bebbington P, et al. Debt ...

[PDF] [Download \(423Kb\) - White Rose Research Online](#)
[eprints.whiterose.ac.uk/9978/1/SERP2008004.pdf](#)
by P Lenton - 2008 - Cited by 11 - Related articles
At £1.3 trillion or £3175 per capita, **personal debt** exclusive of mortgage borrowing is double the level of £1588 found in continental Europe¹, and since.

[PDF] [Mass Consumption and Identity - London School of ...](#)

Understanding complex terms

Google doesn't just find stuff for you, it can also help you understand new or complex terms. By using the **define** function, Google will get a brief definition of that term so you can be an expert in no time and impress your friends. So look for **define: EBITDA** to get to grips with tricky terms for your course.




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About 11,900,000 results (0.60 seconds)

EBITDA is essentially net income with interest, taxes, depreciation, and amortization added back to it, and can be used to analyze and compare profitability between companies and industries because it eliminates the effects of financing and accounting decisions.

EBITDA - Earnings Before Interest, Taxes, Depreciation and ...
www.investopedia.com/terms/e/ebitda.asp Investopedia ▾



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EBITDA - Earnings Before Interest, Taxes, Depreciation and ...
www.investopedia.com/terms/e/ebitda.asp ▾ Investopedia ▾
EBITDA is essentially net income with interest, taxes, depreciation, and amortization added back to it, and can be used to analyze and compare profitability between companies and industries because it eliminates the effects of financing and accounting decisions.

A Clear Look At EBITDA
But in recent years, another measure has crept into quarterly ...
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Challenging The Calculation
EBITDA has a bad rap in the financial world, but does this ...

Earnings before interest, taxes, depreciation, and amortization
https://en.wikipedia.org/.../Earnings_before_interest_taxes_d... ▾ Wikipedia ▾
Misuse[edit]. Over time, **EBITDA** has mostly been used as a calculation to describe the performance in its intrinsic nature which means ignoring every cost that