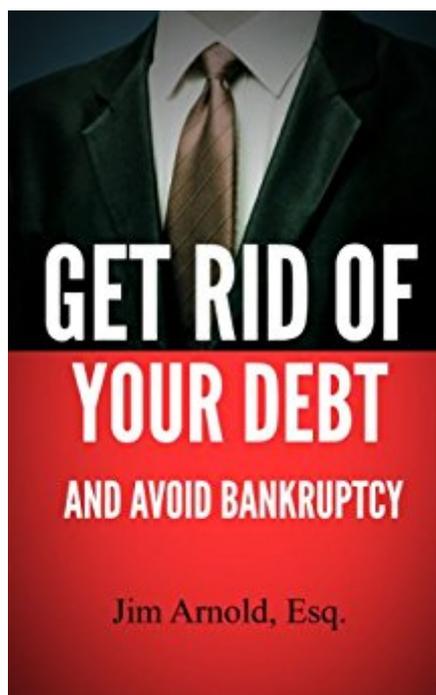


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# Get Rid Of Your Debt And Avoid Bankruptcy



## Synopsis

A POWERFUL GUIDE ON TO HOW TO GET RID OF YOUR DEBT AND AVOID

**BANKRUPTCY** Learn How to Get Rid of Your Credit Card and Other Debt by Yourself Are you drowning in a sea of debt because of job loss, a divorce or separation, a disability or medical problem? Whatever your circumstances or financial hardship, Attorney Jim Arnold has many years of debt settlement experience to show you exactly how to get rid of your debt and avoid bankruptcy using proven debt settlement techniques. He has a track record over many years of settling several million dollars of debt while at the same time teaching people how to do it themselves. This Book Provides You with Forms, Telephone Scripts, Letters, and Settlement Agreements to Use With Your Creditors You will be guided through the process of how to get rid of your debt and you will be given the specific instructions as to what to say on the telephone to your bill collectors. After you settle the debt, Mr. Arnold gives you the letters and settlement agreements you need. Have You Heard About Debt Settlement & Debt Negotiation Companies but Are Not Sure Whether You should Use them? Financial authors Dave Ramsey and Suze Orman and the Federal Trade Commission recommend that you negotiate directly with your credit card companies and other creditors to settle your debt by yourself. What is Bankruptcy? You will learn: The difference between a Chapter 7 and Chapter 13 bankruptcy and their costs. Top 5 reasons why people go bankrupt. Why you should never undertake a bankruptcy by yourself. How to locate a bankruptcy lawyer and what qualities to look for. The goal of this book is to teach you how to settle and reduce your own debts to avoid bankruptcy. However, should you consider declaring bankruptcy this book will also teach you what you need to know. Some of the Debt Settlement Secrets that you will learn: Secured versus Unsecured Debts? What Debts Are Worth Settling? Why would a Creditor or Credit Card Company want to take a lesser amount? What should be said on the Telephone to Your Creditors or the Collection Agency? What Objections are You Likely to Hear from the Creditor, and How Should You Respond? What is a Restrictive Endorsement? What Happens to Your Credit After Settlement? What Recent Study found that Worrying about your Debt Lowers your IQ? and more Don't miss out on this incredibly valuable, concise guide on how to get rid of your debt while avoiding bankruptcy to help you get back on your financial feet. **WHAT OTHERS ARE SAYING** "Five Stars From A Former Debt Collector. This short book is full of good advice that, if heeded, will save you loads of money and heartache. As a former debt collector, I can say from experience that the actions and procedures outlined in this book are effective. Highly recommended for anyone dealing with overwhelming debt!" • From a Florida Attorney. "What to do and what not to do. Great book." • From a CPA. "This book is easy to read and understand. It provides a real Game Plan

on how to start and work through the process step-by-step. • Will save you loads of money and heartache. • WHAT ARE YOU WAITING FOR? THIS BOOK CAN SAVE YOU THOUSANDS OF DOLLARS. CLICK THE BUY NOW BUTTON AND GET STARTED.

## Book Information

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## Customer Reviews

The book starts out with a load of statistics that might turn off some readers, but I implore you to continue, because this short book is full of good advice that, if heeded, will save you loads of money and heartache. As a former debt collector, I can say from experience that the actions and procedures outlined in this book are effective. Highly recommended for anyone dealing with overwhelming debt!

This is an informative interesting and well written book. The author gives step by step detailed instructions about how to get rid of debt. The author is well versed in techniques. He explores debt settlement, debt settlement companies and the employees there. He describes common pitfalls of the different plans. He discusses options of bankruptcies and when to implement this option. He also provides useful forms to assist the reader. I highly recommend this book. I plan to recommend

it to family members who can use the information! Thank You \*\*\*\*\*

This book saved me \$19,000 in one phone call. I was out of work for over 2 years and had 6 delinquent accounts I was constantly getting letters and calls about from collection agencies and the creditors. I owed one Bank/Credit card almost \$22,000 and they sent me a letter stating I could settle in full for somewhere around \$7700 or about 35%. On the first call, using the techniques outlined in this book, I got them to settle for a one time full payment of \$3000. That's less than 13%. I was amazed and went on to call other creditors and settled with them for 35% or less. When all was said and done I paid just under \$8000 and settled almost \$40,000 in debt. That's quit a savings if you ask me. I highly recommend this book before settling with any creditors or collections agencies. It "WILL" save you \$\$THOUSANDS\$\$.

Good examples of letters to share with your creditors and advice for going through the process. Unfortunately, most of the information in this short publication is freely available online although it is nice to have it summarized in one place.

Jim Arnold understands his target audience. Someone with the stress of debt hanging over their heads needs a practical and concise map of how to get out of debt, which is exactly what Jim provides. His legal experience combined with his straightforward personality create a savvy, but easy to digest template for dealing with creditors and significant debt. As a Florida lawyer, I see the problems now imbedded in the debt collection industry. For non-attorneys, he quickly demystifies bankruptcy, debt consolidation, and credit counseling along with directions on what to do and what not to do. Great book.

In an era when no one does something for nothing, Mr. Arnold has made his book available to EVERYONE. His book allows people that would normally have to pay thousands for help in solving their financial difficulties to save that money and use it for fixing the problem they have! So called debt counselors and consolidators are anything but that today. They are expensive and usually not any real help to the people that are searching for a solution. In 25 plus years as a CPA I have seen all too often the end result being nowhere near the initial promise they made to the same people they said they could help. After reading this book, I believe that any person with financial problems can seize the moment, read this important book and start the process of taking back their life and peace of mind. The book is easy to read and understand. It provides a real "Game Plan" on how to

start and work through the process step-by-step. For people in financial crisis, this book can be the answer to their prayers!!!

This is for those that have debt payments that are overdue, mainly almost in collections. This is NOT for those that have debt, but are paying it off, and are in the good. Also Most of these tactics take time and energy, so unless you have both this book is not for you. There are good recommendations and ideas and forms in this book, but you have to work at it. Good luck.

I was not impressed with the legal analysis in the first few chapters of the book based on the excessive amount of quoting other sources without adding any extra value to them. I do, however, think the suggested dialogues and plans of attack for negotiating with creditors would be extremely useful to anyone facing bankruptcy, and for that reason alone would recommend this book.

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