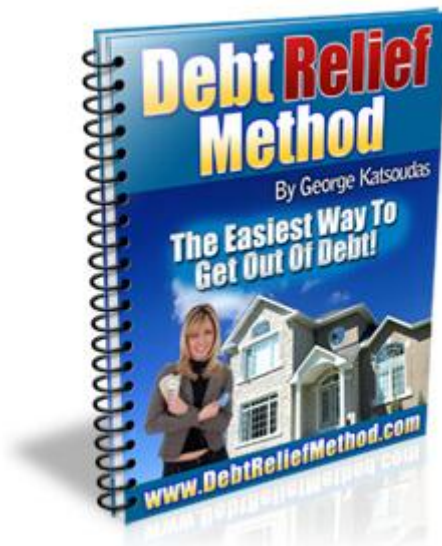


# Debt Relief Method



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Debt Relief Method It's true! You can escape the choke-hold? of debt and live out your dreams...in less time than you think! "Never-Before-Seen Debt Relief Method Kills Your Credit Card Debt Quickly and Easily - And Makes All Previous So Called "Debt Elimination" Methods Obsolete " Dear Friend: If you answered yes, then the Debt Relief Method may be the solution you've been searching for. This system can help you eliminate credit card debt. It takes a lot of will, discipline, courage, and help to slay the debt monster. Here Are Some Of The Warning Signs That You Might Be Piling Up Too Much Credit Card Debt! You can't pay off the bill in full each month... You're charging because you don't have the money... You're health is beginning to suffer... You're fighting with your spouse or family over money... You can only pay the minimum amount due... You're turned down for credit... You're considering a loan because the monthly payment is a struggle... You're living paycheck to paycheck... If you or your spouse lost your job, you'd be in financial hot water... If you're like the average American family, you may owe thousands of dollars in credit card debt. This debt continues to generate outrageous finance charges each month dragging you deeper and deeper in the hole! Discover how to eliminate credit card debt once and for all. Are you just plain broke because you're deep in debt up to your eyeballs? Let's review some of the most commons myths out there about debt! DEBT MYTH #1: "All Debt is Bad, And I Should Stay As Far Away From It As Possible..." DEBT RELIEF FACT: At this point, you're probably thinking that all debt is bad and

it's something to avoid. But this is simply not true. There are times when it makes sense to get into debt. This could be to purchase a home or to pay for a college education. DEBT MYTH #2: "Debt Is A Tool And Should Be Used To Help Create Prosperity..." DEBT RELIEF FACT: Debt isn't used by wealthy people nearly as much as we're led to believe. Forbes magazine conducted a survey and it was determined that 75 percent of the Forbes 400 (rich people, not your broke brother-in-law with an opinion) said the best way to build wealth is to become and stay debt free. DEBT MYTH #3: "Credit Is What Got Me Into This Mess..." DEBT RELIEF FACT: Your spending habits are what got you into debt in the first place. Credit is just a means to spending. If you have a problem with spending, then you would simply have spent any cash you had. Credit is a tool you used to leverage your spending power. However, credit cards make it easier to spend. DEBT MYTH #4: "You Need A Formal Program To Get Out Of Debt..." DEBT RELIEF FACT: This is not true. You can set up your own method to get out of debt. Many creditors will enroll you in their special reduced-interest programs if you contact them as an individual. The hardest part is getting up the courage to make those phone calls and knowing what to ask for. DEBT MYTH #5: "There's Nothing I Can Do About It Now. My Credit Is Destroyed Forever!..." DEBT RELIEF FACT: As long as you have a job, starting today, you can rebuild your credit. It will take some time, but eventually, you'll get it under control. Rebuilding your credit means that you are committed to paying your bills on time, looking for better credit options and educating yourself about money and credit. DEBT MYTH #6: "I Can't Change The Information On My Credit Report, It's Set In stone..." DEBT RELIEF FACT: You can change inaccurate information! The Fair Credit Reporting Act outlines that information that's not 100 accurate or cannot be verified within 30 days, must be removed. So it makes sense to check your credit report occasionally for any errors or to see if you've been the victim of identity fraud. DEBT MYTH #7: "If I Pay Off An Old Debt, It Will Be Removed From My Credit History..." DEBT RELIEF FACT: This will not happen. When you go ahead and pay on any of your past-due debts, this action will restart the time period that it can be reported in your credit history. DEBT MYTH #8: "Credit Counseling And Debt Management Programs Are All The Same..." DEBT RELIEF FACT: Credit counseling is an educational service that helps consumers develop a budget and the discipline to make consistent payments to eliminate debt. Debt management programs -- or DMPs as they're commonly known, acts like a middleman and collects a monthly lump sum payment from you. They in turn distribute these funds to your creditors until your bills are paid off. DEBT MYTH #9: "Since Credit Counseling Organizations Are

Non-Profit, They Don't Charge For Their Services..." DEBT RELIEF FACT: Absolutely False. In past years, credit counseling agencies were able to provide their Debt Management Programs for free. Recently, creditors have cut back on their contributions from an average of 12-15 of each payment received to an average of 6-8. This is a huge loss in funding for these organizations. Therefore, these firms can't operate without fees from their clients. Keep in mind that most 'non-profits' have many of the same expenses that 'for-profit' businesses have and must find a way to pay for these expenses. DEBT MYTH #10: "Bankruptcy Is Not A Big Deal, Everybody Does It..." DEBT RELIEF FACT: Bankruptcy is an extreme solution that should be reserved for cases when someone has an average salary of \$30,000 with outstanding credit card debt of \$60,000 or more. If you file Chapter 7, which gets rid of all debt, you have to wait nearly 10 years. With Chapter 13, which is debt reorganization, the seven-year clock starts ticking AFTER you pay off the debt. So if you need 5 years to get back on your feet, assume this dark cloud follows you for 12 years. Employers are now checking credit reports and sometimes refuse employment based on those findings. Insurance companies can also deny coverage as well. You'll get straight to the point information with this meat-and-potatoes eBook, which delivers it with practical advice: Easy to read eBook in PDF format written in a conversational 'how to' style for simplicity and action... How to completely eliminate credit card debt with your current income and how easy it is to operate 100 on cash, and never need credit again... See how you've been misled and taken advantage of by "conventional" wisdom... Why it may be a BAD idea to save money first BEFORE paying off your bills... Why your credit rating won't be important... How to calculate exactly WHEN you'll be completely be able to eliminate credit card debt... FREE Powerful Rapid Debt Reducer Financial Software? to analyze your situation... Convenient worksheets to get your debt reduction plan in action... Examples and loan payment tables which will show you the enormous savings you can achieve on your mortgage and other installment loans... How conventional financial advice may actually stop you from becoming debt free... How you can achieve a better rate of return when you eliminate credit card debt than even the best money market account or CD... How to enjoy phenomenal interest savings on your home loan and free yourself of debt years ahead of schedule... Learn the insider debt elimination secrets without refinancing your current mortgage... Do it yourself, without lawyers, loans, filing for bankruptcy or debt management companies... And much, much more!

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