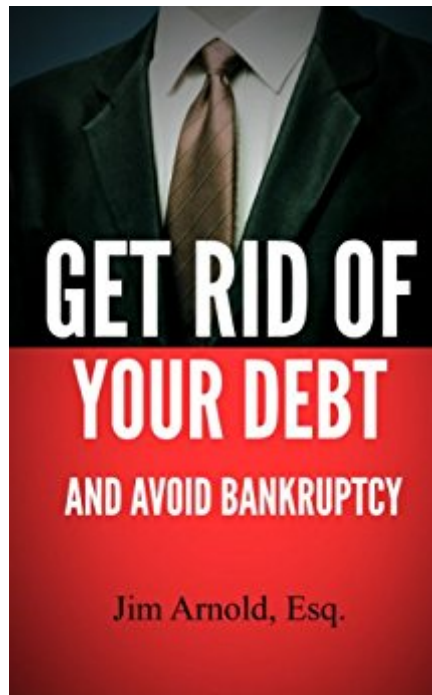




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# Get Rid Of Your Debt And Avoid Bankruptcy



## Synopsis

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

BANKRUPTCY\*\*\*Updated 2017\*\*\*Learn How to Get Rid of Your Credit Card and Other Debt by YourselfAre you drowning in a sea of debt because of job loss, divorce or separation, a disability or medical problem?Whatever your circumstances or financial hardship, Attorney Jim Arnold has many years of debt settlement experience and will 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 in debt for individuals and businesses while at the same time teaching people how to do it themselves.This short and power packed book will give you a roadmap and step by step instructions on how to get out of debt.This Book Provides You with Forms, Telephone Scripts, Letters, and Settlement Agreements to Use With Your CreditorsYou 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 creditors and bill collectors. After you settle the debt, Mr. Arnold then gives you the letters and settlement agreements to send to your creditors along with advice as to what to write on the check.Have You Heard About Debt Settlement and Debt Negotiation Companies but Are Not Sure Whether You should Use them and Pay Them a Fee?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 and to not use a debt settlement company. The FTC and many state attorney generals have brought law suits against debt settlement companies.Â Â Â Â How does bankruptcy work?You will learn:The difference between a Chapter 7 and Chapter 13 bankruptcy and what they typically cost.Â Â The top 5 reasons why people go bankrupt.Why you should not undertake to do a bankruptcy by yourself without an experienced bankruptcy lawyer.How to locate a bankruptcy lawyer in your area and learn 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.Â Â However, should you consider declaring bankruptcy this book will also teach you what you need to know.Here are some of the Debt Settlement Secrets that you will learn:What are Debts? Secured versus Unsecured Debts?What Debts Are Worth Settling?Why would a Creditor or Credit Card Company want to take a lesser amount than what is owed?What is the Best Way to Get Rid of Debt while Avoiding Bankruptcy?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 and when is it Not Recommended to put it on the Back of Your Personal Check?What Happens to Your Credit After Settlement?What Study found that Worrying about your Debt Lowers your IQ?Ã¢âÂ|and

moreDon't miss out on this incredibly valuable, concise guide on how to get out of debt. Find out the debt settlement secrets that will help you get rid of your debt while avoiding bankruptcy to help you get back on your financial feet. Your investment in this book is less than a large latte at Starbucks yet it can save you thousands of dollars if you buy it now. What are you waiting for? Click the Buy Now Button and get started.

## Book Information

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Personal Finance > Budgeting & Money Management > Budgeting

## Customer Reviews

Overall, the advice in this book is very good. However, the author does not at all address the situation many people are in which is at the very beginning of non-repayment. We have not yet missed a payment but will not be able to keep this up after next month. Therefore, we need advice on when to call for settlement. Do we intentionally miss payments before we call? Or is it better to give them the heads up that we aren't going to be able to pay next month and subsequent months?

I was trying to help a friend that was getting hooked by one of the many TV and Radio high-pressure "GET RID OF ALL YOUR DEBT NOW" commercials which pop-up on late night

programs. I searched the web and amongst all the internet adds that promise the same "Send us your money up front and we can help you" claims. I found this short but incredible playbook for doing it yourself or have friends help (like I am on their approved behalf) the Book is called "GET RID OF YOUR DEBT AND AVOID BANKRUPTSY" By: Attorney Jim Arnold. Easy read by us non-attorney types, and even when the explanations start to confuse, Mr. Arnold unclutters the court room definition to simple explanations... (No Latin Necessary") After half way through I called my friend who, I was trying to help, and said this Book is just what you need...to the point empowering helpful incites that make you say "Yes I Can"! Bravo Jim Arnold, you truly deserve the "Esq" after your name.

Great information. A quick perusal told me everything I needed to know.

This is an informatitive 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 \*\*\*\*\*

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.

Nice and to the point advice. Easy to understand, not a lot of complicated wording. Covers not only the settling of a debt when one is behind on payments but also talks about settling after a judgment has been entered.

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!!!

Excellent book. Straight to the point, concise, and very informative. I would highly recommend reading it if you legitimately need to get out of debt.

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