



How To Legally Settle Your Personal Credit Card Debt For Pennies On The Dollar

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Summary : Free how to legally settle your personal credit card debt for pennies on the dollar pdf download - do you struggle each month to make minimum credit card payments are you 30 60 or even 90 days late on several accounts if so you aren't alone according to a january 2010 report from the u s federal reserve there are 609.8 million credit cards held by u s consumers and the average credit card debt per household is 15,519 in the last 12 months 15 percent of american adults or nearly 34 million people have been late making a credit card payment and 8 percent 18 million people have missed a payment entirely according to the national foundation for credit counseling if these statistics hit home for you don't turn to bankruptcy to solve your financial woes this book will provide you with the tools to legally settle your credit card accounts without ruining your financial situation for years to come how to legally settle your personal credit card debt for pennies on the dollar is for everyone who is unable to pay mounting minimum payments on their credit cards you will learn everything you need to know about the basics of credit card debt including interest rates finance charges minimum payments and late fees discover what actually happens to your credit when you are late making your payments or stop making payments altogether and how long it takes before your credit cards debt is sold to a collection agency this book will provide tips and strategies for negotiating with your original creditor and collection agencies and sample settlement letters you can use when working with creditors equip yourself with proven strategies for legally challenging the validity of your credit card debt and information on how to determine whether your rights are being violated under the fair debt collection practices act you will find out the advantages of not filing bankruptcy and how to work with credit counselors and avoid debt-reduction scams once you have successfully settled your debt and avoided bankruptcy you will learn how to avoid repeating these mistakes in the future by setting budgets cutting costs and lowering interest rates learn how the credit card accountability responsibility and disclosure act which went into effect in february 2010 affects you as a consumer while these new rules do not absolve consumers of

their obligations they do mean that credit card companies can no longer retroactively increase rates charge misleading late fees or use over-limit fee traps we have spent hundreds of hours interviewing top financial experts bill collectors and individuals just like you who were able to legally settle their credit card debt without resorting to bankruptcy if you are tired of dodging phone calls from collectors or worrying about how missed payments have ruined your credit score get yourself back to a more stable financial situation one where credit card debt is a thing of the past

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