# CAR INSTALLMENT SALE AGREEMENT TEMPLATE

# **Download Complete File**

How to write up a contract for car payments? Car Loan Agreement Template Instructions Include full names, addresses, and contact information. Loan Details: Describe the details of the loan, including the loan amount, interest rate, and repayment terms. Specify whether the loan is secured or unsecured, and any collateral provided (such as the car being purchased).

**How do I write a selling car agreement?** To make your contract valid, list the buyer and seller's names and addresses. Identify the car and include a description. Be sure to include the year, make and model of the car as well as the car's Vehicle Identification Number (VIN). Specify the sales amount, offer, and acceptance.

How do you write a simple payment agreement? State what each side agrees to do. Clearly write out the terms of the loan. Include information about the date of the loan, the payment terms, interest, schedule of payments, late charges, default, and any other details in the agreement. Explain that the contract represents the entire agreement.

What is another name for an installment sale contract? An installment contract (also called a land contract or articles of agreement for warranty deed or contract for deed) is an agreement between a real estate seller and buyer, under which the buyer agrees to pay to the seller the purchase price plus interest in installments over a set period of time.

How to write an installment agreement?

**How to make a payment plan legally binding?** It should clearly outline the terms of the payment plan and be signed by both parties, in order to be legally enforceable. Depending on your jurisdiction, you may need to register the contract with a court or other legal authority before it can be enforced.

#### How do I write a seller agreement?

# What to write when selling a vehicle?

What is an example of a letter of selling a car? Dear Thomas, I hope this letter finds you well. I am writing to express my genuine interest in selling my vehicle to you, and I am excited about the opportunity to enter into this potential transaction. I believe that this agreement will be mutually beneficial, and I am fully committed to seeing it through.

What is an example of installment payment? For example, imagine that a customer purchases new computer software at a total cost of \$623. The merchant splits the cost into four installment payments spread out over four months. These include three installment payments of \$200 and a final one-off payment of \$23 to cover the full cost.

What is an example of a payment arrangement? Let's look at a quick example to illustrate the nature of a payment agreement. Person A (the debtor) borrows \$5,000 from person B (the creditor). Both parties agree that person A must pay person B \$1,000 a month over five months to repay the debt.

Can you write your own agreement? Why You Need a Business Contract Lawyer. If you're asking whether you need a lawyer to draft a contract, legally, the answer is no. Anyone can draft a contract on their own and as long as the elements above are included and both parties are legally competent and consent to the agreement, it is generally lawful.

What is the disadvantage of an installment sale? If the buyer cannot make the payments on the loan, the seller may be forced to foreclose on the property or business and take legal action to recover the outstanding balance. This can be a costly and time-consuming process that can result in the seller losing money.

What is an example of an installment sale? Example. You sell property at a contract price of \$6,000 and your gross profit is \$1,500. Your gross profit percentage is 25% ( $$1,500 \div $6,000$ ). After subtracting interest, you report 25% of each payment, including the down payment, as installment sale income from the sale for the tax year you receive the payment.

What are the requirements for an installment sale? This is called an installment sale, or in some cases, seller financing. Instead of paying for something all at once, the buyer will make a series of annual payments. The only two conditions are that one payment must be made within a year of the tax year after the sale, and that the installment is recorded on Form 6252.

How do I write a letter for installment payment?

How do you write a simple contract agreement?

How do you write a good agreement letter?

How to make a payment plan document?

How to write a payment plan proposal?

How do you make a homemade contract legally binding?

How do you write payment terms in a contract? How do you write Payment Terms and Conditions? ?Payment terms and conditions should be clear, fair, and legally compliant. Make sure to include essential elements such as payment due date, acceptable payment methods, and provisions for late payment. Use simple, straightforward language and avoid unnecessary jargon.

How do I write my own contract?

How do I write a simple loan agreement?

How do you write a payment arrangement? State when, how often, and where the debtor will make payments. Outlining the payment schedule and method helps to ensure that the parties agree on how and when the debtor should repay the debt. The repayment term for the debt will be (Insert Number) months, beginning on

(Insert Date).

Is actuarial science one of the hardest majors? How hard is actuarial science? Majoring in actuarial science is challenging. On a scale from 1-10 (1 being the easiest), I'd say it's around a 7 or 8. It requires that you have fairly good math skills and that you really enjoy it.

**Is actuarial science math heavy?** If you're good at math and you like it, then the actuarial science concepts and course work that you need to do isn't extremely difficult. You'd be able to grasp it given enough time.

#### Are actuaries hard?

How competitive is actuarial science? Entry into the profession is very competitive and success in the field demands commitment and hard work during college and the few years after graduation when the actuarial exams are being taken. Potential employers suggest the minimum requirements for hiring are a 3.2 GPA or higher and at least 1 actuarial exam.

Why are actuaries paid so much? Salaries for Actuaries The median annual salary for an actuary in the United States in 2021 was about \$105,900, according to the BLS. 15 Actuaries are paid so well in part because few people have the patience or ability to spend five years or more passing all the exams.

**Do actuaries make millions?** Actuaries are well compensated. Experienced fellows have the potential to earn from \$150,000 to \$250,000 annually, and many actuaries earn more than that.

**Are actuaries very smart?** In the words of an actuary... "Actuaries are thought to be extremely intelligent and numerate," says Walker.

#### Can I be an actuary if I'm bad at math?

**Is actuarial science harder than accounting?** Difficulty: For most people the CPA exams are easier than actuarial exams. Actuarial exams test more difficult concepts and get harder as the candidate progresses through them. Number of Exams: Actuaries need to pass 10 exams in order to be fully qualified, whereas accountants have to pass 4 exams within 18 months.

Are actuaries still in demand? Candidates. As we saw in 2023 and continue to see in 2024, actuaries remain in high demand. With exceptionally low unemployment and high job satisfaction, a career as an actuary continues to be a great decision.

**Is actuary a stressful job?** As evidence of that, many resources, including the Jobs Rated Almanac, have consistently rated the actuarial profession as a top-ranked job based upon factors including physical demands, job security, and stress, among other criteria.

**Will Al replace actuaries?** Al can augment the work of actuaries by automating routine tasks, streamlining processes, and providing insights from vast datasets. However, the human element, such as interpreting nuanced data patterns, exercising judgment in uncertain situations, and considering ethical implications, remains indispensable.

What degree do most actuaries have? To enter the occupation, actuaries typically need a bachelor's degree in mathematics, actuarial science, statistics, or some other analytical field. Students must complete coursework in subjects such as economics, applied statistics, and corporate finance and must pass a series of exams to become certified.

**Is an actuary a prestigious job?** Overall, Actuaries are highly respected business leaders that are key to ensuring the financial and strategic success of an organization. There are many opportunities to take advantage of within the field, and is a great option for students looking to use mathematics in the real world.

**Do actuarial scientists make a lot of money?** As of Aug 20, 2024, the average annual pay for an Actuarial Science in the United States is \$93,525 a year.

Are actuary exams harder than CPA? It takes around four to seven years to get the associateship and a further two to three years to receive the fellowship. As compared to the CPA exam, the actuary exams are much more rigorous and challenging. The difficulty of CPA vs actuary exams is a crucial point of consideration while making a career choice.

**Do actuaries make more than accountants?** Both careers require at least a bachelor's degree and passing specific exams. While actuaries typically have a CAR INSTALLMENT SALE AGREEMENT TEMPLATE

longer road to certification than accountants, they also earn a higher salary, on average. Additionally, there are many overlapping necessary skills for accountant and actuary careers.

# Which type of actuary gets paid the most?

Are actuaries upper middle class? Most people in the upper-middle class strata are highly educated white collar professionals such as but not limited to physicians, dentists, lawyers, military officers, economists, business analysis, urban planners, university professors, architects, stockbrokers, psychologists, scientists, actuaries, optometrists, ...

Who hires the most actuaries? Typically, companies that hire actuaries are insurance companies and consultancies. These make up the largest employers of actuaries, with close to 75% of the profession working for these types of companies.

**Are actuaries happy?** Actuaries are one of the least happy careers in the United States. At CareerExplorer, we conduct an ongoing survey with millions of people and ask them how satisfied they are with their careers. As it turns out, actuaries rate their career happiness 2.5 out of 5 stars which puts them in the bottom 5% of careers.

What is the minimum IQ for an actuary? There isn't a specific IQ threshold for becoming an actuary. While actuaries do require strong analytical and mathematical skills, intelligence is just one aspect of what makes a successful actuary.

**How old are most actuaries?** The workforce of Actuaries in 2022 was 37,470 people, with 32.3% woman, and 67.7% men. The average age of male Actuaries in the workforce is 39 and of female Actuaries is 39.4, and the most common race/ethnicity for Actuaries is White.

**Is it hard to get hired as an actuary?** If you are a recent graduate and have two exams under your belt, begin looking for a full-time position, but indicate you are open to an internship. While it will be very difficult for you to obtain employment without an internship, it is possible with a solid academic record, two exams, and good technical skills.

#### Is 50 too old to become an actuary?

## What is a good GPA for an actuary?

**Is actuary school hard?** Is Actuarial Science Hard? Actuarial Science has a reputation of being a very difficult degree course. Actuarial science is indeed a highly specialized field that involves using complex mathematical models and statistical analysis to manage risk and uncertainty.

**How hard is an actuary science major?** Is Actuarial Science Hard? Actuarial Science has a reputation of being a very difficult degree course. Actuarial science is indeed a highly specialized field that involves using complex mathematical models and statistical analysis to manage risk and uncertainty.

What is the hardest major in the world? 1. Medicine: According to studies, the medical field is considered one of the toughest degrees to pursue. Medicine remains at the forefront of our list, known for its rigorous training, extensive study hours, and demanding clinical rotations.

**Is actuarial science harder than accounting?** Difficulty: For most people the CPA exams are easier than actuarial exams. Actuarial exams test more difficult concepts and get harder as the candidate progresses through them. Number of Exams: Actuaries need to pass 10 exams in order to be fully qualified, whereas accountants have to pass 4 exams within 18 months.

Are actuarial exams harder than CPA? It takes around four to seven years to get the associateship and a further two to three years to receive the fellowship. As compared to the CPA exam, the actuary exams are much more rigorous and challenging. The difficulty of CPA vs actuary exams is a crucial point of consideration while making a career choice.

**How many people drop out of actuarial science?** Institute and Faculty of Actuaries: the student dropout rate seems to be at least 40%, the Fellowship drop out rate below age 50 at least 15%

**Is actuary a stressful job?** As evidence of that, many resources, including the Jobs Rated Almanac, have consistently rated the actuarial profession as a top-ranked job based upon factors including physical demands, job security, and stress, among other criteria.

What level of math for actuary? Which specific courses should I take if I want to become an actuary? To further your actuarial studies, you should complete calculus I, calculus II, calculus III and linear algebra. You should also have some basic business courses (e.g. accounting or finance) or economics courses (micro- or macro-economics).

What is the least regretted major?

What's the easiest major ever?

What major has the highest dropout rate? Computer science majors have the highest dropout rates, with 10.7% of the students dropping out of college. Nearly one-third of college students drop out due to personal or family issues.

**How much do IRS actuaries make?** What is the average salary for an Internal Revenue Service Actuary? As of Jul 10, 2024, the average annual pay for an Internal Revenue Service Actuary in the United States is \$122,198 a year. Just in case you need a simple salary calculator, that works out to be approximately \$58.75 an hour.

**Can actuaries become millionaires?** Pick your career wisely – Certain careers have statistically showing a higher chance of translating into becoming a millionaire – accountants, actuaries, engineers, doctors, lawyers, zoologists, professors, and sales professionals.

Are the actuary exams actually that hard? It makes sense for actuarial examinations to have very high standards. And actuaries are paid very well, while having prestigious, comfortable jobs, with low stress levels, and no unemployment. There has to be a catch, and the catch is: it is hard, very hard, to become a fully qualified professional actuary.

Which actuary exam is the easiest? In summary, if you've taken calculus courses that taught double integration then take Exam P first. If you've learned about the time value of money, take Exam FM first. If you've learned both or neither, start with FM because it's probably going to be easier of the two.

How competitive is becoming an actuary? So don't incorrectly believe (like I did) that because you pass some exams, you'll get an actuarial job. There's a lot of

competition. And many people have trouble finding a job (make sure it's not you though.. read this to find out how).

What is the hardest part of being an actuary? Studying for Exams As you probably already know, studying for actuarial exams takes hundreds and hundreds of hours of your own time to study. Many people take 7-10 years to become fully qualified, and within that time frame you don't get many breaks from studying. Many people don't even finish all the exams.

What is Harry Potter called in Russia? This is because the Russian alphabet makes the letter "H" sound like the letter "G." This applies to all of your favourite Harrys, meaning Harry Potter is actually called Gary Potter to Russian fans.

What is the Russian ripoff of Harry Potter? In Tanya Grotter the step-family, the Dursleys are replaced with the wealthy Moscow-based Durnev clan. Uncle Herman Durnev, an MP with presidential ambitions, sells dodgy second-hand socks to his high-ranking military neighbour, who in turn flogs them on to the army at a nice profit.

How many languages has Harry Potter been translated into? Harry Potter has sold more than 450 million copies and has been translated into at least 88 different languages – not all authorised – including various Braille versions, Latin, and ancient Greek (it is the longest work published in ancient Greek since the 3rd century AD).

What is Harry Potter called in German? Harry Potter und der Stein der Weisen (German Edition)

What is the Russian version of Hogwarts? Koldovstoretz School is the Russian Wizarding school, located in a hidden part of Lake Ladoga. It always accepts students from Russia and students outside of the country may apply if they wish.

What is Harry Potter called in China? Harry Potter's name in Chinese is a literal translation of the name's sounds: Harry Potter Chinese Name: Characters – ????? Pinyin: h?lì b?tè

What is the rarest Harry Potter? Prisoner of Azkaban is especially rare and is usually priced between \$1,500 and \$2,000. There were only 7,000 copies printed. There were 12,000 copies of the 1/1 Philosopher's Stone and 17,000 of the 1/1 Chamber of Secrets printed.

What wizarding school is in Russia? Koldovstoretz (Russian: ??????????) was the Russian wizarding school. It was one of the eleven schools registered with the International Confederation of Wizards. Students from Koldovstoretz played a version of Quidditch where they flew on entire, uprooted trees instead of broomsticks.

Who is Vladimir in Harry Potter? Vladimir Plot was, presumably, the owner of the Vladimir Plot Plumbing Supplies shop located in Hogsmeade.

## What language can J.K. Rowling speak?

What is the Parseltongue language? A rare language spoken by a small number of wizards allowing them to communicate with snakes, the ability to speak Parseltongue was usually inherited with the majority of speakers descended directly from Salazar Slytherin.

Who translated Harry Potter in Japanese? The first Japanese edition was translated by the publisher's president, Yuko Matsuoka, and released in December 1999.

**Is Hogwarts a real name?** Rowling has suggested that she may have inadvertently taken the name from the hogwort plant (Croton capitatus), which she had seen at Kew Gardens some time before writing the series, although the names "The Hogwarts" and "Hoggwart" appear in the 1954 Nigel Molesworth book How to Be Topp by Geoffrey Willans.

What did Draco call Hermione in Harry Potter? When Draco Malfoy called Hermione Granger a Mudblood in 1992, he was nearly attacked by several members of the Gryffindor Quidditch team and was nearly cursed by Ronald Weasley. When the Chamber of Secrets was opened he stated "You'll be next, Mudbloods!".

What is Voldemort's name in German? This is yet another language where only the middle name has undergone some tweaking. The German version of Voldemort's name is Tom Vorlost Riddle ('Ist Lord Voldemort').

**Is Harry Potter available in Russia?** The Potter movies are now the latest entertainment franchise to be pulled from Russia since the invasion of Ukraine last

year.

Who is the Russian guy in Harry Potter? Viktor Krum, a character from the Harry Potter series, is of Bulgarian nationality. At what age did Viktor Krum become the Seeker for the Bulgarian National Quidditch team? Viktor Krum, the renowned character from Harry Potter, became the Seeker for the Bulgarian National Quidditch team at the young age of eighteen.

Who is the ghost girl in Hogwarts? Myrtle Warren was once a Hogwarts student, but after her untimely death, she stayed back as a spirit to eternally haunt the second-floor girls' bathroom. Myrtle had a hard time at Hogwarts, and was frequently bullied.

How many Asians are in Hogwarts? Here's a delightful fun fact: Cho Chang is one of the only Asian characters to attend Hogwarts School of Witchcraft and Wizardry that is mentioned. The only two others that come to mind, at least for me, are Parvati and Padma, the Patil Twins. Another delightful fun fact is that "Cho" and "Chang" are both surnames.

Who is the Chinese girl in Hogwarts? Katie Leung(I) Katie Leung began her career when she was cast as Cho Chang in the Warner Brothers feature film Harry Potter and the Goblet of Fire, a role she subsequently reprised for Harry Potter and the Order of the Phoenix and Harry Potter and the Deathly Hallows (Part II).

**Is there a Hogwarts in Asia?** Magical education Mahoutokoro was the only known wizarding school in Asia so far, located in Japan. It was the smallest of the main eleven wizarding schools. It is not known if it accepted students from regional wizarding nations.

#### What is the name Harry in Russian?

**Is Harry Potter available in Russia?** The Potter movies are now the latest entertainment franchise to be pulled from Russia since the invasion of Ukraine last year.

What wizarding school is in Russia? Koldovstoretz (Russian: ??????????) was the Russian wizarding school. It was one of the eleven schools registered with the International Confederation of Wizards. Students from Koldovstoretz played a CAR INSTALLMENT SALE AGREEMENT TEMPLATE

version of Quidditch where they flew on entire, uprooted trees instead of broomsticks.

What is the Russian version of Hermione? In English, her name is Hermione Granger, but in Russian it becomes «???????????».

What did Judge Dee disguise himself as? Sometimes, however, Judge Dee finds it expedient to go out incognito and carry out an investigation in disguise. He carries off very well the disguise of an itinerant physician; as Van Gulik points out, knowledge of medicine was expected of Chinese literati.

Who is Judge Dee in Chinese? Di Renjie, or Judge Dee was a prominent Tang Dynasty official and twice chancellor to Empress Wu Tzetian. In the 19th century, Dutch sinologist and diplomat Robert Van Gulik translated an 18th century novel by an anonymous author Dí G?ng Àn/???/Celebrated Cases of Judge Dee, into English.

How many Judge Dee books are there? Robert Van Gulik began his Judge Dee Mysteries series with the translation of Dee Goong An, entitled Celebrated Cases of Judge Dee, which was published in 1949. The series lasted a total of 17 books (including the translation), concluding with Poets and Murder in 1968.

When did Judge Dee live? The Judge Dee character is based on the historical figure Di Renjie (c. 630 - c. 700), magistrate and statesman of the Tang court. During the Ming dynasty (1368–1644) in China, a "folk novel" was written set in former times, but filled with anachronisms.

When was the celebrated case of Judge Dee written? Judge Dee was a 7th century Chinese magistrate and statesman, of the Tang Dynasty. His cases were recorded in the Imperial archives, but most have not survived. In the 18th century, three cases were written into an anonymous Chinese mystery novel, Dee Goong An.

What is the story of Judge Dee's mystery? A brilliant investigator incurs the wrath of a shadowy foe when he travels to a border town to tackle crimes and misdeeds on behalf of Empress Wu Zetian.

**Is Detective Dee based on a true story?** It's based on a very old true story—but by the time Tsui Hark finishes revising this tale of an imperial operative working a case CAR INSTALLMENT SALE AGREEMENT TEMPLATE

during the Tang Dynasty, the results look more like sci-fi.

Who is the legendary judge in China? Once upon a time in China, there lived a legendary magistrate who was known as Justice Bao! Also known as Bao Zheng, Bao Gong or Bao Qingtian, he was a wise and fearless man who disliked injustice and dishonesty, and he would never stand by and do nothing while there was a wrong to right.

**Is Dee a Chinese last name?** Dee, a romanization of several Chinese surnames, including: Those listed at Di (surname) Some Hokkien pronunciations of the surname Li (?)

Was Judge Dee a good magistrate? Judge Dee included both Legalist and Confucian methods to help move along each case and eventually solve them. He used these different techniques to help him solve each case, but three certain Confucian values helped him truly become a good magistrate.

**Is Judge Dee the same as Detective Dee?** The character of "Detective Dee" is clearly based on the Judge Dee of the books and is faithful to the spirit of Judge Dee. But these films are not based on the books and are more suitable for fans of martial arts movies, while readers and fans of the Judge Dee books tend to give them low ratings.

**Does Judge Dee get married?** Born in 630 AD, he got his first appointment as magistrate in 663 in Foe-Lai/Peng-Lai, where he went with Sergeant Hoong, and met on his way Ma Joong and Chiao Tai. He also married his third wife there, and was still there in 664, solving crimes.

**How many episodes is Judge Dee?** Judge Dee's Mystery Season 1 has 32 episodes. The cast of Judge Dee's Mystery Season 1 includes Yiwei Zhou (who plays Di Renjie), Elane Zhong, Jie Kang, Likun Wang, Ruoyun Zhang, and more.

**Is Judge Dee's Mystery worth watching?** If you enjoy Sherlock Holmes and Agatha Christie mysteries, then you will enjoy this historical-fiction series Judge Dee's Mystery. Watching the series is like reading an anthology with a new story every few episodes.

Where did the name Detective Dee come from? Based on the Chinese folk hero Di Renjie, popularized in the West by a series of detective novels written by Robert Van Gulik, who called him "Judge Dee".

**Is Judge Dee the same as Detective Dee?** The character of "Detective Dee" is clearly based on the Judge Dee of the books and is faithful to the spirit of Judge Dee. But these films are not based on the books and are more suitable for fans of martial arts movies, while readers and fans of the Judge Dee books tend to give them low ratings.

Will there be a season 2 of Judge Dees' mystery? Judge Dee's Mystery Season 2 does not have an official release date, but it will likely be announced in the future. As of March 2024, there is no official announcement about the sophomore season of Judge Dee's Mystery. East Asian series don't often last more than one season.

**Is Detective Dee based on a true story?** It's based on a very old true story—but by the time Tsui Hark finishes revising this tale of an imperial operative working a case during the Tang Dynasty, the results look more like sci-fi.

Where did the name Detective Dee come from? Based on the Chinese folk hero Di Renjie, popularized in the West by a series of detective novels written by Robert Van Gulik, who called him "Judge Dee".

foundations of casualty actuarial science, harry potter in russian pdf jansbooksz, celebrated cases of judge dee goong an robert van gulik

pastoral care of the sick chemical principles sixth edition atkins solution manual heart failure a practical guide for diagnosis and management oxford american cardiology library haynes repair manual mpv mercedes car manual 91 pajero service manual challenging cases in echocardiography saxon math 8 7 answers lesson 84 roadsmith owners manual 2002 subaru forester owners manual computer organization 6th edition carl hamacher solutions douglas county 5th grade crct study guide introductory mathematical analysis for business 13th edition solutions introduction to molecular symmetry donain still forklift r70 60 r70 70 r70 80 factory service repair workshop manual instant download ident no 164 732 ex146 592 r 7044 46 oxford CAR INSTALLMENT SALE AGREEMENT TEMPLATE

handbook of orthopaedic and trauma nursing oxford handbooks contemporary debates in applied ethics fire protection handbook 20th edition handbook of jealousy theory research and multidisciplinary approaches hidrologia subterranea custodio lamas yamaha fz6 09 service manual munich personal repec archive dal bible bowl study guide nkjv tables for the formation of logarithms anti logarithms to twenty four or any less number of places with explanatory introduction and historical preface bmw z3m guide the schopenhauer cure a novel kindle fire app development essentials developing android apps for the kindle fire savitabhabhi ingoa4 freeearnosethroat headand necktraumasurgery fordf150 repairmanualfree md90 manualhonda lotuselise exigeservice repairmanualdownload 1996200499 fordf53 manualmultinationalbusiness finance11th editionpharmaceutical analysistextbookfor pharmacystudentr ina nutshellina nutshelloreilly landrovermanual ericssondialog 4422usermanual diagnosticmedical sonographyobstetrics gynecologydiagnostic medicalsonography seriescaring forthe ruralcommunityan interdisciplinary curriculum pakistan tradeand transport facilitation projects on y vcrmanualsthe irishacharacter studyexercise 24labrespiratory systemphysiologyanswers sharpoperationmanual weishauptburnermanual mcgrawhillgrade 9mathtextbook currentbasicagreement productionlist8 252017 messengerofzhuvastou fundamentaleconomicconcepts reviewanswersintroduction toestateplanning inanutshell fifthedition nutshellseriesweedeater xt40tmanual 20x4 charactericdvishay constellationguidefor kidsfilmgenre fromiconographyto ideologyshortcuts samsungz510manual dementiaalzheimersdisease stagestreatments andother medicalconsiderations alzheimersroadmapnew hollandfx38 servicemanualdigital addictionbreaking freefromthe shacklesof theinternetty and social media working with traumatized police of ficer patients a clinicians guidetocomplex ptsdsyndromesin publicsafety