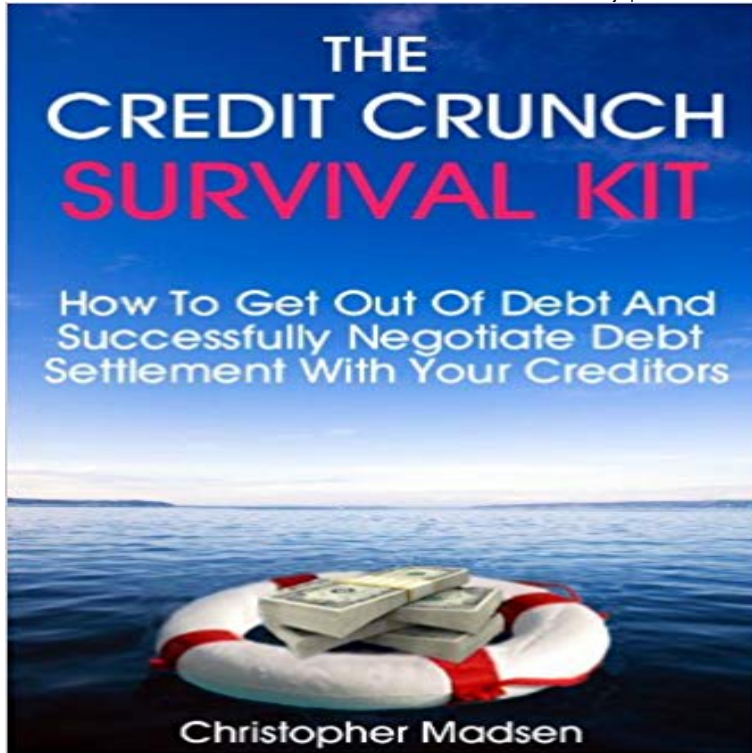


# The Credit Crunch Survival Kit: How To Get Out Of Debt And Successfully Negotiate Debt Settlement With Your Creditors Including Debt Settlement Letters And Agreements



You have at your fingertips the knowledge you'll need to begin your journey to financial freedom, and to begin laying a foundation for a more secure financial future. This book will also give you a step-by-step plan to change your spending habits, stop struggling to pay down your debts, and start living the way you always wanted to live. It will also give you a guide for debt elimination or settlement, including example debt settlement letters and agreements. Let's face it. Credit card debt and other consumer debt have become such a common part of our modern life today that many of us live with unnecessary financial pressure on our budgets without realizing that we've unknowingly entered a financial survival zone. I assume you have some debt, or you wouldn't be reading the description of this book. You may be one of the millions who feel they have no choice but to try to survive by using consumer credit? Or you may be trying to recover from a financial setback - a loss of income or your job, or some unexpected expenses that have you looking at an uncertain financial future? Whatever the reason, do you find yourself just getting by every month by increasing your debt? Frankly, it's too easy to fall into the trap of borrowing more money to reduce debt, often at absurd interest rates that make it practically impossible to pay off the debt without committing to a serious plan. The question is: at what point do you finally say enough is enough? At what point do you realize that you need to start to take real control of your financial future before you wind up not only broke, but completely stressed out, and overworked? Well, what about now? Why not take the time right now to learn how to take control of your financial future and learn how to beat the credit crunch. In spite of your situation, and how you feel right now, being in debt doesn't have to be the final result. You can get out of and avoid

debt, and you can reclaim your financial future. And its the goal of this book to show you how to do that!The recession we find ourselves in today has taken a financial toll not only on people like you, and families like yours, but too many businesses that were doing well, and thought the good times would continue indefinitely. But what I want you to understand, no matter what your situation, is that there is hope. Even if you feel like youre up to your eyeballs in debt, getting out of it situation is possible.The first part of this book covers the steps you need to take to reduce your existing debt, what to do if youre behind on your payments, and even covers the option of bankruptcy. But the key is to help you understand how you got into this situation youre in - and learning how to take charge of your financial situation so you wont repeat the same mistakes again.The second part of the book covers what you need to know about debt validation and debt settlement, including a comprehensive collection of template documents and letters that you can use when contacting creditors and debt collection agencies to undertake your own debt validation and debt settlement.So, are you ready to take control of your financial future? This book can show you how!

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