



The Complete Debt Relief Manual: Step-By-Step Procedures for: Budgeting, Paying Off Debt, Negotiating Credit Card and IRS Debt Settlements, Avoiding ... Repair - Without Debt Settlement Companies

By John Oswald

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The Complete Debt Relief Manual is the definitive guide to paying off and eliminating any kind of debt. Written from a procedure writer's perspective, it will guide you, with detailed steps, sample letters, and checklists, through the processes of budgeting, deciding the best way to pay off debts, negotiating settlements with credit card companies or the IRS without getting scammed by debt settlement or consolidation companies, dealing with debt collector calls and hassles, handling or avoiding lawsuits, determining whether or not to declare bankruptcy and how to avoid it, and repairing your credit and improving your credit score. Foreclosure is not dealt with due to its specialized nature and the risks involved of tackling it without an attorney. Born from the author's painful lessons learned and personal experience, The Complete Debt Relief Manual is a treasure of accurate and effective procedures to guide your every step on your journey to debt freedom.

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- Sales Rank: #851989 in Books
- Brand: Brand: AuthorHouse
- Published on: 2013-01-07
- Released on: 2013-01-07
- Original language: English
- Number of items: 1
- Dimensions: 9.00" h x .29" w x 6.00" l, .35 pounds
- Binding: Paperback
- 116 pages

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Editorial Review

About the Author

John Oswald is a mechanical engineer and a Certified Professional Procedure Writer. Drowning in debt and divorced in 2006, he started his journey to debt-freedom, which included getting swindled by a debt settlement company, lawsuits, an IRS repayment plan, debt settlements, Chapter 7 Bankruptcy, and recovery of his good credit rating. He learned that avoiding his own mistakes and dealing with debt problems, credit card companies, collectors, the IRS, and attorneys would have been profoundly simple, if he had known the secrets and methods he reveals in [The Complete Debt Relief Manual](#). His passion is to help people avoid his mistakes, eliminate their debts, and steer clear of the predatory debt settlement and consolidation companies.

Users Review

From reader reviews:

Tonya Sewell:

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