

How To Negotiate With Creditors

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How to Negotiate with Creditors There comes a point in most peoples lives when they slip up with their credit cards. Maybe you forgot to pay a bill on time and got hit with a late fee. Or perhaps you fell on hard times, and got several months behind on your debts. What should you do when you want to re-establish your good name, pay off debts, and improve your credit standing? Chances are, youll have to negotiate with your creditors. Negotiating with institutions you owe is more art than science. But there are some proven negotiation strategies and techniques you must know in order to save yourself hundreds, if not thousands, of dollars. In this session youll learn: What re-aging is, its benefits, and how to get a creditor to re-age your account How and when to ask a credit card company to un-rate your account How to legally buy time paying a bill or possibly even eliminate the need to pay the debt How to avoid over-the-limit fees or have them eliminated How to get interest rates lowered How to get late fees waived and late payments removed from your credit file What requests to make over the phone and when to send letters to your creditors Why it may be smart to get the due date on your credit card changed and how to do it The 5 times you should ALWAYS pick up the phone and call your credit card company How to protect your credit rating when you dont pay a bill and MORE! Length 60 minutes themoneycoach.net

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