

How To Deal With Collection Agencies

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For anyone in debt, one of the most gut-wrenching parts of the whole ordeal is dealing with collection agents. They're often rude, obnoxious and totally uncaring. Some even break the law, harassing people at all hours of the day and night, and calling your friends, relatives and even your boss in an attempt to embarrass you into paying your debts. Thankfully, you don't have to be at the mercy of an unfeeling debt collector. In fact, you have many rights under the law to protect you from abusive collection agencies. But you have to know what those rights are and how to assert them. Moreover, in order to reduce your debt and improve your credit rating, you must learn how to get collection agents to give you what you want not just the other way around. In this session you'll learn: What to say and what not to reveal to collection agents that call you How to write a cease and desist letter that stops collection agents in their tracks How the Fair Debt Collection Practices Act protects you from collection harassment When your debts are no longer collectible, under your states statute of limitations The power of having a debt-verification letter The dangers of sending post-dated checks to bill collectors How to dispute debts that are inaccurate, incomplete, or not yours How to properly negotiate debt settlements How to make sure your credit isn't ruined by bill collectors When to consider bankruptcy and MORE! Length - 60 minutes

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