

## FOR IMMEDIATE RELEASE

CONTACT: Yoshi Simms  
Phone Number: 678-318-3632  
Email Address: [info@thepublicityformula.com](mailto:info@thepublicityformula.com)



## WHY IS THIS NEW BOOK BETTER THAN THE REST IN HELPING CONSUMERS GET OUT OF DEBT

(Washington, DC) November 30, 2006 --The most sought after book on credit repair, "How to Get out of Debt: Get An "A" Credit Rating for FREE," by Harrine Freeman has been proven to be better than other books on debt because it provides consumers with a lot more than just getting out of debt. It supplies the consumer with step-by-step strategies to eliminate debt, receive a high credit rating, maintain their good credit, and create their own spending plan.

"How to Get out of Debt" comes at a pivotal time after the Federal Reserve reports that consumer debt has topped to over 2 trillion dollars as of August 2006. Over 20% of consumers have maxed out their credit cards and bankruptcy filings are at an all time high.

Harrine Freeman, author of "How to Get out of Debt" and Credit Repair Specialist, knows about debt firsthand, having maxed out over thirteen credit cards, totaling \$19,000 in debt. "I got in debt when I was in college. I lost my job and my car was repossessed when credit card companies began to harass me. I finally took a part-time job, in addition to a full time job, to pay off my debt," says Freeman. "People don't realize how big a hole they can dig themselves in until it's too late, but my passion for writing this book and starting a credit repair business is to meet my clients where they are by using practical steps that have helped thousands of people recover from financial ruin."

In "How to Get out of Debt," Freeman shares many tips to keep the credit card companies from knocking at your door:

1. Chop Credit Cards into Tiny Pieces: Stop using your credit cards and pay with cash.
2. Get Ahead: Pay more than the monthly minimum. If you can't, it's time to cut your spending.
3. Control the Reins: Develop a realistic plan to reduce your total debt.
4. Get a Deal: Reduce your interest rates, but be careful of the fine print—a credit card with 0% interest could cost you thousands in interest depending on how the credit card is structured.
5. Earning extra income in order to pay off your debt

New York Times bestselling author who recently appeared on Oprah had this to say:

*"How to Get Out of Debt: Get an "A" Credit Rating For Free* is a fantastic guide for anyone deep in debt or facing credit problems. If you need credit help, Harrine Freeman offers the inside scoop on the tips, tricks and techniques that really work!"

-- *Lynnette Khalfani*, author of the New York Times bestseller *Zero Debt: The Ultimate Guide to Financial Freedom*

### Appearances:

- Interviewed on Heaven 1580 AM (2006 Stellar Award winner for Station of the Year) on November 20, 2006 in Lanham, MD
- Interview on WLKF 1430AM on December 3, 2006 in Lakeland, FL
- Featured speaker at Martin Luther King Jr. Library on December 13, 2006 in Washington, DC
- Book signing at DC Bookman Bookstore on December 16, 2006 in Mount Rainier, MD
- Interview on the "Women's Expo Forum Meet the Author" show on WOLB 1010 AM on January 19, 2007 in Baltimore, MD
- Featured speaker at Martin Luther King Jr. Library on February 7, 2007 in Washington, DC

To order a copy of "How to Get out of Debt: Get An "A" Credit Rating for FREE," please visit <http://www.adeptpublishers.com>.

# # #

To schedule an interview with Harrine Freeman or to receive more information, please contact The Publicity Formula directly at (678) 318-3632 or by email at [info@thepublicityformula.com](mailto:info@thepublicityformula.com).