

New Book Targets Consumers With Practical Ways To Eliminate Debt

The most sought after book on credit repair, "How to Get out of Debt: Get An "A" Credit Rating for FREE," by Harrine Freeman, provides consumers with step-by-step strategies to eliminate debt, receive a high credit rating, maintain their good credit, and create their own spending plan.

Washington, D.C. (PRWEB) October 27, 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, provides consumers 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 a 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. Work it Off: Get a part-time job in addition to your full time job.

Freeman will be the featured speaker at Martin Luther King Jr. Library on December 16, 2006 in Washington, DC. She will be doing a book signing at Walden Books in Alexandria, VA on December 22, 2006. In addition, she will be interviewed on the "Women's Expo Forum Meet the Author" show on WOLB 1010 AM in Baltimore, MD on January 19, 2007.

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