

# Going Into Debt to Pay For That Summer Vacation? 12 Things You Can Do to Get Out of Debt, Improve Your Credit Rating and be on the Road to Financial Freedom

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(Washington, D.C.) A trip to visit the grandparents, your dream vacation to Paris, snorkeling in some Caribbean paradise...there's nothing like summer vacation. But if your vacation pushes your unsecured credit card debt up another notch, you may be paying for that vacation for years to come. On average, 20% of consumers have maxed out their credit cards and bankruptcy filings are at a record high.

"People don't realize how big a hole they can dig themselves until they're in so deep, they can't get out," says Harrine Freeman who's helped thousands of people recover from financial ruin. "When the credit card companies start harassing them at work, repossessing the family car or threatening lawsuits, they realize they have a serious problem."

How serious? An \$8,000 debt at 18% takes 25 years to repay (paying minimum monthly payments) and costs over \$24,000. Almost 50% of households have trouble paying their monthly minimum.

Precisely why Freeman has written *How to Get Out of Debt: Get an "A" Credit Rating for Free Using the System I've Used Successfully with Thousands of Clients*, a book that helps people get out of debt on their own, without paying for the assistance of a credit counseling agency.

Freeman shares these tips to **keep the credit card companies from knocking at your door:**

1. **Chop Them 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 spending.
3. **Control the Reins:** Develop a 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.

If tip five sounds onerous, don't blame Freeman—she's walked the talk. "In college, I racked up \$19,000 in credit card debt. I lost a job when credit card companies began to harass me at work. I finally took a part-time job, in addition to a full time job, to pay off my debt. It was worth it. Now, I'm financially free and so are thousands of people I've helped," says Freeman.

For more on how to get out of debt and boost your credit rating, visit [www.hefreemanenterprises.com](http://www.hefreemanenterprises.com).

According to a Maryland reader and client, T. Hayes, "Harrine's wisdom took me from bankruptcy and surrendering my personal possessions to rebuilding my credit, getting a highly paid job, purchasing two vehicles (including a luxury car) and a home. I am now in the process of owning my own business. This system works!"

Harrine will be a guest speaker at Woodstream Baptist Church in Mitchellville, MD on September 15, 2006. She will also be doing a radio interview with the Women's Expo Forum on WOLB 1010 AM, Baltimore, MD on January 19, 2007.

To schedule an interview with Harrine Freeman or to request a review copy of *How to Get Out of Debt*, please contact Tisha Lewis at 518.364.2244 or e-mail [publicity@adeptpublishers.com](mailto:publicity@adeptpublishers.com).