

Title:

How To Avoid Bankruptcy & Get Out Of Debt Faster Using Debt Negotiation!

Word Count:

521

Summary:

Has credit card debt got you thinking about bankruptcy?

You're not the only one these days. Even with the new bankruptcy laws, credit card debt continues to grow.

If you're on the verge of bankruptcy, you may have another alternative.

Debt negotiation is a process where you negotiate with your creditors to pay off your debts at a reduced rate.

Keywords:

avoid bankruptcy,get out of debt,debt negotiation,debt reduction

Article Body:

Has credit card debt got you thinking about bankruptcy?

You're not the only one these days. Even with the new bankruptcy laws, credit card debt continues to grow.

If you're on the verge of bankruptcy, you may have another alternative.

Debt negotiation is a process where you negotiate with your creditors to pay off your debts at a reduced rate.

Where do you get the money to pay off the debt?

Take the money you would have normally used to pay your credit card bills, put it aside, and work on paying it off.

If this sounds confusing, that's ok. It's really not.

There are many professional companies that will do all the work for you, and charge you a percentage of the debt.

I can speak from experience (I built up a lot of debt trying to start a sporting goods business).

Sure, it is a more aggressive approach to getting out of debt than making minimum payments, but it works.

And avoid bankruptcy!

If you've never heard of debt negotiation (also called debt settlement), that's ok too, not many people have.

One reason many people are hesitant to consider debt negotiation is that it goes on your credit report.

In my case, getting out of debt, removing all the financial stress, and being able to live a normal life was worth it.

Plus, I was able to get all but one of the negative items off my credit report (that's a topic for another article).

When money is tight, and debt is high, there aren't many simple answers.

But if you are already considering bankruptcy, then debt negotiation might be the right alternative.

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