



# How to Legally Rob Credit-Card Companies: Get Out of Debt Faster, Raise Your Credit Score, and Finally Live Free!

*Gerry Marrs*

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**THIS IS THE BOOK THAT THE CREDIT-CARD COMPANIES DON'T WANT YOU TO READ!!!**

So, you may be looking for a book on such a subject because you amassed a certain amount of debt, perhaps fallen behind in some payments, or even considered bankruptcy. Sometimes debt isn't even a result of overspending but just bad life circumstances such as a death or divorce of someone that helped us live to a certain standard. There is nothing to be ashamed of or even worried about.

**Using the strategies in this book, you can pay off your debts in the least amount of time and live free again.**

*Imagine instead of paying everything off in five to seven years, you're able to do this in two. Can you wait that long to be completely debt free?*

The strategies used in this book are based on time-tested equations that will significantly reduce the time it will take to pay off your credit debt, saving you thousands of dollars. Additionally, Gerry Marris will teach you some guerrilla tactics that will literally cut your credit card balances in half, and free you from the chains of debt bondage. The plan in this book is simple to implement, and flexible according to your lifestyle needs.

This book will show you some quick-payoff principles as well as how to save more, spend less, and perhaps even make some money. Gerry Marris calls this principle the three pillars of financial success; save, budget, and earn. When you can balance all three of these functions of personal finance, you can achieve great wealth and prosperity.

**Here are some of the things you will find in this book:**

- \* Understanding Debt and Credit
- \* Types of Debt
- \* Debt-to-Income Ratio: What is it?
- \* Median Ranges of Debt-to-Income
- \* The REAL Cost of Credit Debt
- \* How banks calculate home loans
- \* The real cost of credit card debts and how they are calculated
- \* Getting a better deal
- \* Practical Money Skills For Life
- \* Setting Serious Goals
- \* Why should I set goals?
- \* Visualize your goals and write them down
- \* Personal Goals Vs Financial Goals
- \* Create a Solid Timeline
- \* 3 Tiered Plan Of Saving

- \* Short Term and Long Term Financial Goals
- \* Prepare to do Battle!
- \* Finding Additional Resources
- \* Making a Budget You Can Live With
- \* Health Insurance
- \* Grocery Bills
- \* Utility Costs
- \* Banking and/or Check Cashing Fees
- \* Additional Income Opportunities
- \* Yard Sales
- \* Odd Jobs around Your Community
- \* Freelance Writing Gigs
- \* The Light at the End of the Tunnel
- \* Laying Out Your Debts
- \* Prioritize Your Debts
- \* Map Out Other Bills
- \* Decrease Your Expenses
- \* Credit Scores and Credit Reports: A Primer
- \* What Is a Credit Score?
- \* The Credit Score Model
- \* Credit Worthiness
- \* Credit Reporting Companies
- \* Credit reporting Scams
- \* Demystification of the credit reporting systems in the United States of America
- \* The Effect on Interest
- \* The Get out of Debt Early (GOODE) System
- \* Choosing which Debts to Pay Early
- \* Calculating pay-offs
- \* Online debt repayment calculators
- \* Right to the Source
- \* Yet even more calculators
- \* Manually Calculating Payments for More Control
- \* Calculating Monthly Credit Card Interest, the Easy Way
- \* Calculating Monthly Credit Card Payments, the Easy Way (or MAYBE NOT)
- \* Determining the Amount of Time to Pay Something Off
- \* Setting up your payment strategy
- \* What happens when you can no longer make a payment?
- \* What happens when you miss one single payment?
- \* What happens when you are unable to pay a second month?
- \* What happens when you cannot make payments beyond six months?
- \* What happens when you cannot make payments for years?
- \* Working with Creditors, Some Useful Scripts
- \* Proactive Approach
- \* Reactive Approach
- \* Sample Scripts
- \* How To Legally Rob Credit Card Companies
- \* Debt held by credit card company
- \* Debt held by collection agency

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