

# How I Paid Off \$300,000 In Debt and How You Can To without Filing Bankruptcy or Debt Consolidation

## Debt Expert Steven Williams tells your audience:

- Stories of families that lost it all over debt
- His story about being on the verge of bankruptcy to becoming debt free
- How to establish reachable personal and financial goals
- Why they are in debt and what they can do about it now
- How to easily set-up a budget
- How to set-up a fool-proof debt elimination plan
- The correct way to make settlement offers to creditors
- How to make your creditors settle for pennies on the dollar
- How to legally repair your credit
- Why following up is the key to debt elimination
- The easy way to decide if they should buy a new item
- The easy way to track daily spending habits
- The truth about credit card company profits and losses
- New Credit Card Laws
- How to keep a job in a bad economy
- How to expand a business in a bad economy
- ...and much more

### Credit Card Statistical Data

- There were 26.5 billion credit card transactions in 2008, totalling \$2.1 trillion. That's up from 21 billion transactions totalling \$1.4 trillion in 2003. (Source: Nilson Report, December 2009)
- At the end of 2008, Americans' credit card debt reached \$972.73 billion, up 1.12% from 2007. That number includes both general purpose credit cards and private label credit cards that aren't owned by a bank. (Source: Nilson Report, April 2009)
- Average credit card debt per household -- regardless of whether they have a credit card or not -- was \$8,329 at the end of 2008. (Source: Nilson Report, April 2009)
- The average outstanding credit card debt for households that have a credit card was \$10,679 at the end of 2008. One year earlier, that average was \$10,637. (Source: Nilson Report, April 2009)

### #1 Reason For Divorce Is Money!

Severe debt can cause depression and even suicide. Some just can't seem to find a way out

Credit cards, suicide and depression today's economic climate is enough to depress anyone:

- Over 1.2 Million homes foreclosed in 2009 alone.
- Over the past year, the number of unemployed people increased by 1.6 million -- bringing the number of total unemployed to 8.8 million.
- 79 million people are struggling to pay medical debt.
- The average college student graduates with nearly \$20,000 in debt.

Families are worried about how they are going to make it from month to month. Their monthly debt payments are mounting and they have to manage to put food on the table, pay the gas and electric bill, find money for auto repairs, school lunch for the kids and try to put a little bit of money aside to have some fun.

They might think that there's no light at the end of the tunnel but there is...It's all about having a **Clear Plan of Action!**

Steven Williams has dedicated the last 5 ½ years helping businesses and families find their way out of financial trouble. Steven is sharing the same advice that pulled him and his family out from the brink of bankruptcy back in 1994.

### Background:

- Married since 1991 to wife Barbra with 3 daughters Daysha, Tara and Whitney and now grandfather of Jason.
- Small Business owner for 20 years.
- Real Estate Investor
- Guest on over 350 local and national radio shows. Guest

**Featured in:** Money 'N Profits Magazine, New You Atlanta and many other national and local publications.



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