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Dealing With Debt (Legal Almanacs)

Margaret Jasper

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Dealing With Debt (Legal Almanacs) Margaret Jasper
This title is an overview of the various types of debt facing consumers today, including the manner in which different categories of debt are treated and the ways in which consumers can solve financial problems without having to resort to drastic measures, such as bankruptcy. The almanac discusses debt consolidation, credit counseling, and how to negotiate directly with creditors and tax collectors. The author highlights what debtors can expect when debts go unpaid, including judgments, wage garnishment, repossession, and foreclosure, and she specifically addresses the state and federal laws designed to protect debtors from harassment, threats, and other illegal tactics, plus ways in which debtors can begin to repair damaged credit ratings.

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