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collection agencies, how to separate your emotions from your debt, and much, much more.

Are you stuck in an underwater home you want to sell? What are your options when you can afford your home but don't have the equity needed to sell it? Where's your bailout? Attempting a short sale, walking away, begging for a loan modification or principal reduction on your mortgage seem to be the only options available to underwater homeowners. Are you tired of waiting for the government and Wall Street to solve your negative equity problem? It's time to create your own housing bailout! The Underwater Social walks you through the Nine Critical Steps responsible underwater homeowners need to take to build equity quickly and position themselves for a successful home sale sooner rather than later! The Underwater Social was written by Paul C Aspelin for the millions of homeowners who are living within their means and paying their mortgages on time each and every month and need or want to sell their homes but cannot because of a negative equity (underwater) situation. The equity in your home has eroded over the last few years due to no fault of your own, and you have no idea where to turn for answers. Are you stuck wondering how a simple home purchase could have created such a financial mess for your family? You're not alone. It seems as though everyone around you is getting a bailout while you continue to do the responsible thing and are expected to sit back and wait for your home equity to return. Many of you may be thinking of attempting a short sale or even considering a strategic mortgage default, which is to simply walk away from your home and its future mortgage obligations, even though you can financially afford to make all payments. Saving your credit rating, fear of failure, and/or the morality issues involved in these decisions are the only things keeping you in your underwater home.

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Have you been turned down for a mortgage modification or principal reduction? Or unsuccessfully tried to sell your home in the past few years, only to realize you couldn't afford to drop your price low enough to compete with the growing inventory of foreclosed and short sale homes? If you answered yes to these questions, this book provides a solution for you. Find out whether sitting back and waiting or renting out your home until the market rebounds is really the best long-term strategy. Learn why the housing bubble happened in the first place and how the housing crisis suddenly shifted from affecting those who were in over their heads to those who became casualties of the downturn. Discover what's looming ahead for the housing market and how quickly your home could start to appreciate. You'll be shocked to find out how long you may have to wait for home prices to rebound to pre-bubble values. This book breaks new ground with a powerful take-charge process, an easy-to-follow, step-by-step game plan that incorporates the help of industry professionals while using a simple online system the banks pray you never find out about. You'll find out exactly what's involved in order to position yourself for a future home sale without financial hardship or ruined credit. Learning to execute a responsible plan of action to rebuild your home equity without drastically changing your current spending habits will change your underwater housing circumstances and the way you look at home ownership forever. The government has labeled you a mere casualty of the housing crisis, but to me, you're an underwater homeowner looking for a real solution. Now you have it in the Underwater Social! Buy the book today and be sure to write a review. We appreciate your feedback and support. Paul C Aspelin, author *The Underwater Social: Create Your Own Housing Bailout*

With every highly visible and controversial stimulus plan or bailout to rescue corporate America, many individuals have begun to ask, "Hey, where's my bailout?" Since nobody but you is going to bail you out,

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authors and entrepreneurs Todd Josko and Debbie Lundberg offer five easy steps to create your own bailout plan for any area of your life - all in only 60 days. An insightful and entertaining read filled with practicality and usefulness, Hey, Where's My Bailout? offers the tools you'll want to use to begin living the life you truly deserve.

Do you struggle each month to make minimum credit card payments? Are you 30, 60, or even 90 days late on several accounts? If so, you aren't alone. According to a January 2010 report from the U.S. Federal Reserve, there are 609.8 million credit cards held by U.S. consumers, and the average credit card debt per household is \$15,519. In the last 12 months, 15 percent of American adults, or nearly 34 million people, have been late making a credit card payment, and 8 percent (18 million people) have missed a payment entirely, according to the National Foundation for Credit Counseling. If these statistics hit home for you, don't turn to bankruptcy to solve your financial woes. This book will provide you with the tools to legally settle your credit card accounts — without ruining your financial situation for years to come. How to Legally Settle Your Personal Credit Card Debt for Pennies on the Dollar is for everyone who is unable to pay mounting minimum payments on their credit cards. You will learn everything you need to know about the basics of credit card debt, including interest rates, finance charges, minimum payments, and late fees. Discover what actually happens to your credit when you are late making your payments or stop making payments altogether and how long it takes before your credit cards debt is sold to a collection agency. This book will provide tips and strategies for negotiating with your original creditor and collection agencies and sample settlement letters you can use when working with creditors. Equip yourself with proven strategies for legally challenging the validity of your credit card debt and information on how to determine whether your rights are being violated under the Fair

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Debt Collection Practices Act. You will find out the advantages of not filing bankruptcy and how to work with credit counselors and avoid debt-reduction scams. Once you have successfully settled your debt and avoided bankruptcy, you will learn how to avoid repeating these mistakes in the future by setting budgets, cutting costs, and lowering interest rates. Learn how the Credit Card Accountability, Responsibility, and Disclosure Act, which went into effect in February 2010, affects you as a consumer. While these new rules do not absolve consumers of their obligations, they do mean that credit card companies can no longer retroactively increase rates, charge misleading late fees, or use over-limit fee traps. We have spent hundreds of hours interviewing top financial experts, bill collectors, and individuals just like you who were able to legally settle their credit card debt without resorting to bankruptcy. If you are tired of dodging phone calls from collectors or worrying about how missed payments have ruined your credit score, get yourself back to a more stable financial situation — one where credit card debt is a thing of the past.

In our new book we show investors on Main Street how to make money by renting their stocks! That's right! Investors can actually "rent" stocks in their portfolios by trading covered call options. This conservative investment strategy allows investors to generate extra cash flow in their portfolios. The covered call options strategy is so safe, it is suitable for most retirement accounts. By the time you finish reading this book, you will agree that this conservative investment strategy is indeed bulletproof!

***** Ms. Mack has an extraordinary ability to explain complex financial subjects with the use of simple examples and analogies. The covered call strategy is one that can be taken advantage of by anyone who currently owns or is contemplating owning shares of most companies. Much higher earnings and returns are awarded to persons who astutely engage in this basic

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option strategy. --- Gustavo Ayala, Director of Power Trading, Bolt Energy A thorough review of the latest in sustainable financial innovation which seeks to protect a wider sector of the economy - including those historically ignored by more 'mainstream' finance - from unprecedented yet still rising risks facing investors, savers and institutions. Dr. Mack and her team have produced an impressive text which synthesizes a rarely detailed discussion of recent crises, established finance and strategy pedagogy, and a welcomed approach to offsetting said risks - all the while prudently seeking alpha. --- Pye Ian, MBA - Economic Analyst and Private Equity Investment Advisor Under current monetary policy paradigm, the authorities permanently convert someone's private failures into public debts thus transferring public wealth into private pockets at their choice. The whole debt pyramid is huge, drags the economy down but still growing. What can we do about that? Doctor Iris Mack and her graduate students team suggest to invest in ourselves, our knowledge & understanding, better family asset management practices and more sophisticated individual financial behavior. Spend your time on your training, the most practical approach is guaranteed. Surely, this will not work the next day, however, recall 'the rescue of drowning - the handiwork of drowning'. Just add this book to your personal Survival Kit. --- Alexei Kazakov, PhD - Former Hedge Fund Manager Dr. Mack has managed to demonstrate the link between economics and a powerful option strategy. Using numerous comparisons and visuals, this book is a must read for anyone who wants to take control of their financial future. Highly recommended for every business library. --- Michael C. Thomsett, PhD - Options Author and Educator Dr. Iris Mack's book 'A Wall Street Bailout for Main Street' is a must read for anyone wishing to learn, generate extra income, and gain a fighting chance in the harsh Wall Street environment! It is written in such a friendly way that even a person with no experience in the topic can easily read it and understand it completely. Step by step the author takes you by the hand through a very precise trading strategy using great illustrations and

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exercises, making it easier to grasp even the more complex concepts. --- David Trevino Trevino, MBA - Investor Dr. Iris Mack has written a must-read primer for anyone who wants to survive and succeed in today's highly complex market. It's a great gateway to become a professional in investment and risk management. Any Main Street investor serious about making money ought to read it. --- Cheng Wang, MBA - former Energy Commodities Analyst of TechMotion Capital

Entrepreneurship, personal responsibility, and upward mobility: These traditions are at the heart of the free enterprise system, and have long been central to America ' s exceptional culture. In recent years, however, policymakers have dramatically weakened these traditions—by exploding the size of government, propping up their corporate cronies, and trying to reorient our system from rewarding merit to redistributing wealth. In *The Road to Freedom*, American Enterprise Institute President Arthur C. Brooks shows that this trend cannot be reversed through materialistic appeals about the economic efficiency of capitalism. Rather, free enterprise requires a moral defense rooted in the ideals of earned success, equality of opportunity, charity, and basic fairness. Brooks builds this defense and demonstrates how it is central to understanding the major policy issues facing America today. The future of the free enterprise system has become a central issue in our national debate, and Brooks offers a practical manual for defending it over the coming years. Both a moral manifesto and a prescription for concrete policy changes, *The Road to Freedom* will help Americans in all walks of life translate the philosophy of free enterprise into action, to restore both our nation ' s greatness and our own well-being in the process.

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