

DES MOINES, IA, October 03, 2013 **/24-7PressRelease/** -- Well known author Patricia Hawke has released her latest book, Beat Your Creditors, a "Pay It Forward" project from the Warner Bros. movie of the same name, making the 348-page book ABSOLUTELY FREE to the general public at <http://www.BeatYourCreditors.com>.

The book covers all aspects of credit, except for foreclosure that is being addressed in a separate book. The easy step-by-step instructions addresses handling debt collectors, including walking the reader through debt lawsuits. Included in the book download are 27 forms that can be personalized and used by readers.

"We keep hearing that our economy is recovering from the 2008 crash, yet so many mainstream Americans are still struggling with many breadwinners being out of work or under employed," remarked Patricia Hawke. "And the unfortunate outcome is families being hounded by debt collectors, many of whom ignore consumer protection laws."

Beat Your Creditors gives easy and simple solutions to stopping the persistent hassles from creditors, winning debt lawsuits through dismissal, and cleaning up credit reports and improving credit scores.

Readers learn how credit card companies' practices are set up to ruin you financially, right from the application process. Readers learn to improve their cash flow, get financial help, and protect their current job.

"The book has over 200 pages dealing with how to handle debt collectors and lawsuits," continued Patricia Hawke. "There is complete paperwork for three different lawsuits included, one of which shows the unscrupulous actions of the debt collection agency and its attorney - right there in black and white. People need to be forewarned about these companies."

Patricia Hawke started this project in 2009, when she encountered her own problems with debt collection agencies. Thus, she is paying it forward by offering the Beat Your Credit book free to the general public; and there is no advertising in the book or at the web site. There also is instant access to the download without giving any information.

Patricia Hawke can be contacted at <http://www.BeatYourCreditors.com>