



## **New Financial Recovery DVD Helps Consumers Successfully Manage Financial Crisis**

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Miami, FL, October 07, 2008 --(PR.com)-- According to a recent report issued by the Mortgage Bankers Association, 6.35 percent of home owners had mortgage payments that were delinquent as of the end of the first quarter of 2008 -- the highest delinquency rate since 1979. Lenders repossessed almost three times as many homes in July than in 2007, and homes at risk of foreclosure increased 55 percent from this same time period last year. Analysts at Credit Suisse estimate that foreclosures could put 12.7 percent of homeowners with mortgages out of their homes within the next year. The American Bankruptcy Institute expects personal bankruptcy filings to top 1 million by the end of the year - the highest number since 2005 when Congress enacted laws making it more difficult for individuals to file for bankruptcy.

Consumers who find themselves among these daunting statistics now have a valuable resource available to help them better manage their financial crisis -- a new comprehensive DVD called Financial Recovery: Bankruptcy, Foreclosure, Short Sales & Rebuilding your Credit. This informative and timely program brought to you by Educouch provides a valuable step-by-step guide on the resources available to help consumers successfully manage a financial crisis and navigate the often complicated path to recovery.

Six experts share their advice and present a detailed overview of the most important things you need to know about repairing and restructuring your financial life. The information is presented in a straight-forward easy to understand format that is organized into five key sections: 1) Bankruptcy--different types of bankruptcy, when to file, costs involved, dealing with creditors, what you can and can't keep; 2) Foreclosure--overview of the process, how state laws vary, your rights and options, avoiding scams; 3) Short Sale--pros & cons, how long it takes, commissions & costs, short sale vs foreclosure, lender relations; 4) Credit Repair--credit score, credit bureaus, late payments, rebuilding credit, finding a specialist; and 5) Emotional and Psychological Aspects--accepting responsibility vs placing blame, six steps to raising your self-esteem, facing your fears, lifestyle changes and your family, making permanent changes.

“Our DVD provides access to information people urgently need to help them properly manage and resolve their immediate problems and also ensure they make the right choices going forward in their lives. We also devote a section in our DVD to help people cope with the emotional and psychological aspects of a financial crisis, such as stress and low self-esteem, which are important issues that are often overlooked and definitely need to be addressed,” said Educouch producer Michael Hababou.

The program features an easy to navigate menu that is organized into chapters just like a book so you can skip around to the sections that interest you most. Bullet point outlines appear on the screen to reinforce important points as each expert speaks, and a convenient table of contents guide is also included.

Priced at just \$19.95, the Financial Recovery DVD is also a great value--with such extensive



coverage on so many topics, it's a mere fraction of the cost consumers would have to pay to meet with attorneys and financial experts in person.

For more information Financial Recovery: Bankruptcy, Foreclosure, Short Sales & Rebuilding your Credit, visit [www.revodition.com](http://www.revodition.com). The Financial Recovery DVD, is available through [amazon.com](http://amazon.com) and all major retailers and distributors.

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Educouch is an educational multimedia collection produced by Revodition devoted to providing the public with access to the most up-to-date, comprehensive information on a wide variety of topics. The Educouch series brings together several experts on each topic in a convenient user-friendly format that gives consumers the opportunity to have a “private consultation” with each professional at a fraction of the cost.



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