



*Press Kit*  
*Harrine Freeman*  
*Author of How to Get Out of Debt: Get an "A" Credit*  
*Rating For Free*

# HOW TO GET OUT OF DEBT

Get an “**A**” Credit Rating for **FREE**  
Using the System I’ve Used  
Successfully With Thousands of Clients



HARRINE FREEMAN



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[www.hefreemanenterprises.com](http://www.hefreemanenterprises.com)

## **Harrine Freeman**

### **Bio**

Harrine Freeman is the CEO and owner of H.E. Freeman Enterprises which provides credit repair services to help people restore their credit rating. She is an energetic speaker, author, personal finance expert, and freelance writer. She was once in \$19,000 in debt, only making \$21,000 a year and was successfully able to get herself out of debt without filing for bankruptcy. Her knowledge and tips have helped her diverse clientele restore their credit, learn how to manage their finances and get totally out of debt.

As a guest speaker at regional and national churches and schools, national radio shows, organizations and Fortune 500 companies, Freeman's simple, yet effective methods positively impact the bottom lines of her clients. She has provided credit repair, debt management and business credit seminars to various audiences. As a panelist she participated in a number of national and local conferences. She has appeared in Market Watch, Forbes, Wall Street Journal, Essence Magazine, Pink Magazine, Black Enterprise, Ebony, Nasdaq.com, Bankrate.com, MSN.com, Creditcards.com, Yahoo.com, on NPR, The Michael Baisden Show, Fox, ABC and NBC.

She is a member of the American Association of Daily Money Managers, Credit Professionals International, the National Association of Women Writers, and Toastmasters. She rejoices in her clients success stories and continually provides encouragement and support to her clients. One of her clients had this to say, "*You are very compassionate, caring, and committed – the three C's*".

Her personal experiences with debt and her business savvy have proven her to be an effective and competent speaker on personal finance and business credit issues. She is also the author of "How to Get out of Debt: Get An "A" Credit Rating for Free", a self-help book on credit repair that provides consumers with a step by step plan on how to get out of debt, increase their credit rating and maintain their good credit. Her purpose and passion in life is to give back to her community and help others become savvy in personal finance. She currently lives in Washington DC.



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## **Harrine Freeman**

### **Book Synopsis**

Can you imagine how your life would change if you had good credit? Imagine the relief? **Less stress, not worrying about bill collectors calling you at home or at work, and putting an end to your fights with your partner, spouse or children that are caused by not having any money. You would be able to buy things that you needed or wanted, and get a **great** interest rate for a home or car loan. These are just some of the many benefits of having good credit and using this book can help you **reach that important financial goal.****

My own story begins my sophomore year in college. Every day as I walked to class I passed three or four tables where vendors urged students to fill out a simple credit card application bribing us with a free t-shirt, mug, water bottle, hat or key chain. All you had to do was be approved for a credit card. Even the *free key chain* was enough motivation for me! I didn't realize what I was getting into. Approval came quickly since I had no credit. They didn't seem to mind that I also had no job. **At \$19,000 in debt, I knew I was in deep trouble and had to dramatically change my life and spending habits.**

This **comprehensive** self-help book provides step by step details on how to repair your credit, get out of debt, create your own flexible spending plan and maintain your good credit without having to go to a credit counseling agency or file for bankruptcy.



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## **Harrine Freeman**

### **Author Credentials**

#### **Television Appearances**

NBC  
ABC  
Fox  
DCTV

#### **Print Appearances**

Black Enterprise  
Ebony  
Essence Magazine  
Pink Magazine  
The Washington Informer  
The Prince Georges Gazette  
Atlanta Journal Constitution

#### **Radio**

NPR  
XM Sirius/Satellite Radio  
The Michael Baisden Show  
900AM WURD  
The Bev Smith Show  
WHCR 90.3 FM

#### **Partnerships**

DC Saves  
Home Free USA  
Howard County Public Schools  
Montgomery County Public Schools  
American Savings Education Council  
Jumpstart  
National Savings Forum

#### **Online Appearances**

Nasdaq  
MSN.com  
Experian  
Dun & Bradstreet  
Yahoo.com  
Bankrate.com  
Wall Street Journal  
Market Watch  
Creditcards.com  
Walletpop.com  
PBS Parents

#### **Memberships**

American Association of Individual Investors  
Credit Professionals International  
American Association of Daily Money Managers  
Toastmasters

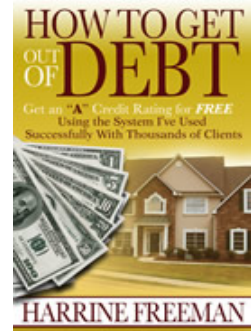


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## **Harrine Freeman** **Press Releases**

### **FOR IMMEDIATE RELEASE**

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281-738-2258



### **PERSONAL FINANCE EXPERT AND AUTHOR HARRINE FREEMAN FEATURED IN JUNE ISSUE OF BLACK ENTERPRISE**

Washington, DC June 4, 2010 - Expert personal finance consultant, author, freelance writer and CEO of H.E. Freeman Enterprises, Harrine Freeman, is currently featured in the June issue of Black Enterprise in the article entitled, "Who Should Have Your Social Security Number", and is also quoted in the online issue of Nasdaq.com in the article entitled, "4 Things You Must Know About Emergency Credit Card Replacement".

Ms. Freeman is the author of the best-selling self-help book *How to Get Out of Debt: How to Get an 'A' Credit Rating for Free*, published by Adept Publishers. She has presented workshops and lectures nationwide on personal finance and credit repair to various audiences. Her topics feature credit repair, establishing business credit, money management for individuals and couples, paying down debt and financial planning.

**Ms. Freeman will be appearing in person at the following events this summer.**

**June 19, 2010**, Booksigning, Borders, 921A Capital Center Boulevard, Largo, MD, 4-6pm

**July 11-12, 2010**, Booksigning, NAACP Convention Author's Pavilion, Kansas City Convention Center, Kansas City, MO

Ms. Freeman has appeared Forbes, Heart & Soul, Pink, Essence, Ebony and Black Enterprise Magazines as well as Market Watch, NBC and ABC. Her experience began by repairing her own credit when she was \$19,000 in debt, making only \$21,000 a year. Since then, she has been debt-free. In 2000, she began providing credit repair services to family and friends and in 2002 she began helping others on the path to financial freedom.

Visit <http://community.nasdaq.com/News/2010-05/4-things-you-must-know-about-emergency-credit-card-replacement.aspx?storyid=22751> to view the NASDAQ article, and visit [www.hefreemanenterprises.com](http://www.hefreemanenterprises.com) to find out more about H.E. Freeman Enterprises.

For further information, contact Lisa Johnson at 281-738-2258 or [ljohnson@hefreemanenterprises.com](mailto:ljohnson@hefreemanenterprises.com).



## SIRIUS XM Expands Book Radio Channel

Mon Apr 13, 2009 10:08am EDT

NEW YORK, April 13 /PRNewswire-FirstCall/ -- SIRIUS XM Radio (Nasdaq: SIRI) announced today that it is expanding its Book Radio channel -- SIRIUS channel 117 and XM channel 163 -- exploring all sides of the book world and taking listeners behind-the-scenes with a wide and varied programming lineup including author interviews, daily broadcasts of audio books including "drive time bestsellers," radio theater and more.

Today SIRIUS XM will launch Pia Lindstrom Presents, an exclusive weekly interview show hosted by the veteran movie and theater critic, giving listeners exposure to the insiders of the publishing world. Pia Lindstrom Presents will air Mondays at 11:00 pm ET and replay Wednesdays at 3:00 pm ET and Sundays at 7:30 pm ET on Book Radio. Every week Lindstrom will talk with guests from the world of books as well as film directors, producers, literary insiders and others. For her first show Lindstrom will sit down with her sister, the renowned actress Isabella Rossellini, to discuss her new book *Green Porno*, based on her Sundance Channel web series. Future guests include Morgan Entrekin, President and Publisher of Grove/ Atlantic Books.

Book Radio will launch its first live call-in show, *Cover to Cover Live*, on April 14 at 3:00 pm ET. Hosts Maggie Linton and Kim Alexander will connect listeners with the authors they love. *Cover to Cover Live* will air weekly, every Tuesday from 3:00 - 4:00 pm ET. Upcoming guests will include bestselling author David Baldacci and financial experts Jonathan Pond and **Harrine Freeman**.

"SIRIUS XM's Book Radio is perfect for our subscribers, particularly listeners in their cars on commutes and road trips, where they can enjoy great stories and also hear the stories behind the stories," said Scott Greenstein, President and Chief Content Officer, SIRIUS XM Radio. "We've assembled a team of people with the highest passion for the literary world. With the launch of Pia Lindstrom Presents and *Cover to Cover Live*, Book Radio truly becomes the radio leader in the world of books."

Maggie Linton and Kim Alexander have a combined total of over 60 years of broadcasting experience. Linton is the Program Director of Book Radio. Alexander is the host of *Fiction Nation*, a weekly conversation with writers, actors, editors and librarians, and *This is Audible*, a program that explores the spoken word in all its forms through conversations with authors, voice talents, reviews, and interviews as well as a weekly countdown of the hottest titles.

Book Radio's deep audio library covers the spectrum--fiction; non-fiction; biographies; self-help; comedy; young adult; literary fiction; thrillers; short stories; fantasy; mystery; suspense; and more, including Harlequin Romance Radio's sultry plots; original and inventive slam poetry and the classic works and characters of Jane Austen, Charles Dickens and Tolstoy.

For the complete Book Radio programming lineup and the complete list of books and authors currently airing on the channel please visit [www.sirius.com](http://www.sirius.com) and [www.xmradio.com](http://www.xmradio.com).



## ***THE HIP-HOP SUMMIT ACTION NETWORK, GENWORTH FINANCIAL AND OTHER MORTGAGE GIANTS UNITE TO ATTACK FORECLOSURE CRISIS AND INCREASE HOME OWNERSHIP OPPORTUNITIES FOR YOUNG AMERICANS***

New York, NY - September 9, 2008 - Hip-Hop Summit Action Network (HSAN) co-founder Russell Simmons, co-founder, President/CEO Dr. Benjamin Chavis and Valeisha Butterfield, HSAN Executive Director announced today a joint initiative to provide solutions to the current multi-billion dollar mortgage and foreclosure crisis for young Americans. According to the Center for Responsible Lending, foreclosures soared 75 percent nationally in 2007, and the trend continues today. As a result of foreclosure, African Americans have lost more than \$92 billion, and a loss of more than \$122 billion is projected. Latinos will lose \$98 billion. Overall, people of color and others will lose more than \$200 billion if effective solutions are not implemented.

With support from corporate sponsor Genworth Financial, HSAN is launching the "Get Your House Right" Home Ownership Tour as an expansion of the successful four-year empowerment program, "Get Your Money Right." A signature financial literacy program launched in 2005, "Get Your Money Right" combined A-list celebrities with financial experts who shared timely information on financial literacy to US and Canadian audiences ages 18 to 35. HSAN will transition the program in October 2008 in Atlanta.

Under the expanded effort, attendees will receive a more comprehensive roadmap designed as a financial workshop/boot camp that converts personal finance novices into skilled apprentices with customized "how to guides" to help them establish or repair credit, and buy or keep real estate.

"This initiative could not be more timely because of the increasing mortgage and home foreclosure crisis across America," said Chavis. "The Hip-Hop Summit Action Network, particularly during the last four years, has seen, first hand, how eager young Americans are to get the right information at the right time concerning financial matters. To own a house is key to fulfilling the American Dream, and our 2009 'Get Your House Right' home ownership tour will help to raise awareness and disseminate vital information to empower 18-35 year olds with real solutions to this problem."



*Photo: (from Left to right)HSAN co-founder, President/CEO Dr. Benjamin Chavis; HSAN Executive Director Valeisha Butterfield; Vice President, Affordable Housing, Genworth Financial Lori Gibbs; HSAN co-founder Russell Simmons; the mortgage guru and Chair of HSAN Home Ownership Advisory Council, Lynn Richardson; NARAB CEO Maria Kong; NAHREP CEO, Tim Sandos; personal finance expert **Harrine Freeman***

## Reviews

Like many Americans, Harrine Freeman, has been through credit difficulties. But not only has she turned her situation around, she has gone on to help others do the same with her straightforward guide to better credit, *How to Get Out of Debt: Get an "A" Credit Rating For Free*. Her book is here at a time when so many people need this kind of help.

--Gerri Detweiler, consumer advocate and author of *The Ultimate Credit Handbook*

*How to Get Out of Debt* is a fantastic guide for anyone deep in debt or facing credit problems. If you need credit help, Harrine Freeman offers the inside scoop on the tips, tricks and techniques that really work!"

-- Lynnette Khalfani Cox, author of the *New York Times* bestseller *Zero Debt: The Ultimate Guide to Financial Freedom*

"Highly recommended".

-- Midwest Book Review

"When I first opened it, I sighed, wondering how it could be any different from the advertisements that come on after hours, promising all the information in the world for just \$19.95, and offering you no more than what you already knew and never implemented. As you can tell from the review, I have struggled from undergraduate debt; I know this merry go round well. Three hours later, I had devoured Ms. Freeman's guide, tucking it on my shelf of "very necessary day-to-day living" reading. No doubt, folks, this one is a keeper".

-- Read Zone Book Reviewers

"Harrine has written a wonderful book that will help you get out of the credit trap. Her down-to-earth writing style and common sense strategies are useful and effective for anyone who needs help in rebuilding their credit. A great book, a great resource, and a lifeboat for many people. Two big thumbs up!"

-- William L. Brady, Host of *You Are the Guest*

## **Speaker Topics**

Budgeting

Credit Repair

Establishing Business Credit

Entrepreneurship

Financial Empowerment

Financial Literacy

Financial Planning

Consumer/Financial Rights

Debt Management/Elimination

Inspirational Topics for Girls and Young Women

Money Management for Couples/Individuals

Paying for College

Student Loans

Maintaining Good Credit

Saving and Investing

Self Publishing



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