

As Credit Card Debt Surges, New Book Shows How Consumers Can Outsmart Banks and Avoid Costly Traps

Debt relief attorney William R. Mitchell delivers a practical roadmap in [Say Goodbye to Credit Card Debt](#).

IRVINE, CA, UNITED STATES, April 30, 2026 /EINPresswire.com/ -- At a time when millions of Americans are facing mounting credit card balances, rising interest rates, and increasingly aggressive collection tactics, attorney [William R. Mitchell](#), who is nationally recognized expert in debt relief solutions, is introducing a timely and authoritative new resource: [Say Goodbye to Credit Card Debt: How to Outsmart the Banks and Avoid Their Traps](#).



Photo of William R. Mitchell. ESQ.

[Credit card debt](#) remains one of the most persistent financial pressures for individuals and families. For many, the system feels stacked against them—opaque, complex, and burdensome. In [Say Goodbye to Credit Card Debt](#), Mitchell explains how that system actually works, how it is designed to trap consumers and, more importantly, how consumers can navigate it strategically.

Drawing on more than two decades of experience in business law, debt relief, and consumer protection, Mitchell brings a rare dual perspective. He is one of the few attorneys in the country to have represented both major debt resolution companies and the consumers they serve. This vantage point allows him to offer readers a clear understanding of the strategies used by banks, collectors, and settlement firms—and how to respond effectively.

“This isn’t about theory,” said Mitchell. “It’s about giving people a clear, practical path forward. When you understand how the system operates, you can make smarter decisions, protect yourself, and regain control. When you have a debt issue, you don’t want to be sold a solution,

you want to find the right solution for you.”

Mitchell’s background extends beyond individual debt cases. As a business and corporate attorney, he has spent decades advising privately held companies and entrepreneurs through periods of both growth and financial distress. He also played a key role following the Orange County bankruptcy as Vice Chair of the Government Practices Oversight Committee, providing him with a broader perspective on the systemic impact of financial crises.

In *Say Goodbye to Credit Card Debt*, readers will learn how to:

- Understand the real causes of credit card debt
- Evaluate available debt relief options with clarity
- Negotiate settlements with creditors strategically
- Protect themselves from collection harassment and lawsuits

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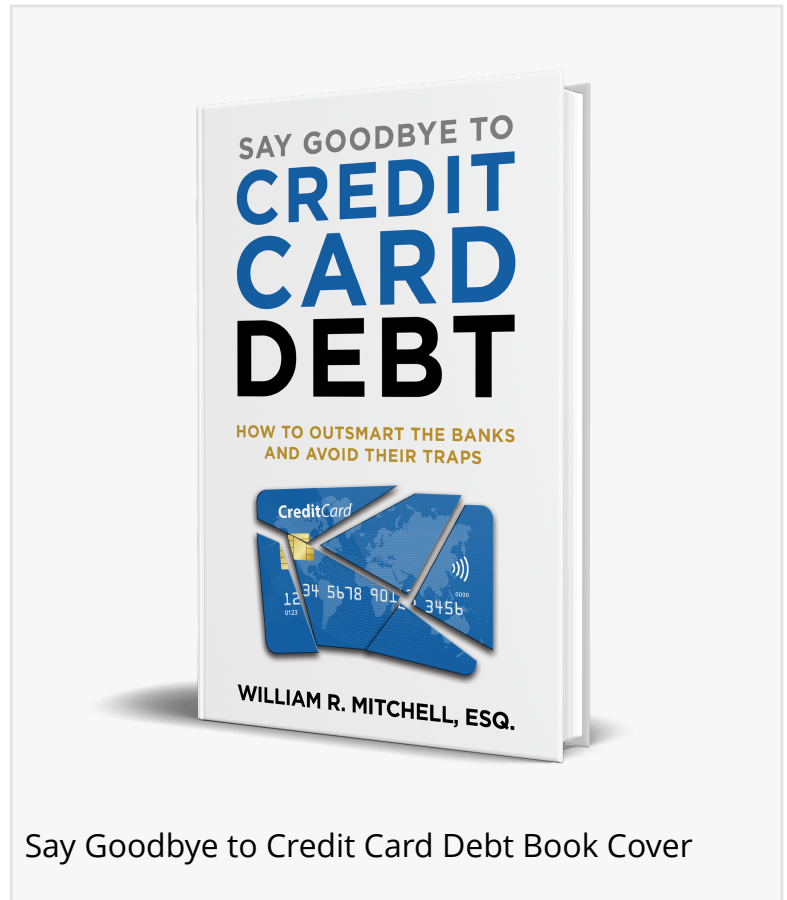
William R. Mitchell

- Use consumer protection laws and credit reporting rules to their advantage

The book is designed not as a general overview, but as a practical guide—equipping readers with the tools, language, and strategies needed to navigate creditor relationships with confidence.

Mitchell is available for interviews to discuss:

- The hidden traps of the credit card industry
- How consumers can negotiate more effectively with creditors
- The legal and strategic mistakes that cost people the most
- What current economic trends mean for household debt
- Real-world strategies for avoiding bankruptcy or navigating it wisely and knowing when bankruptcy is the right solution



Say Goodbye to Credit Card Debt is available on Amazon and online retailers nationwide.

About William R. Mitchell

William R. Mitchell is a nationally recognized attorney specializing in debt relief and consumer protection. With more than 20 years of experience representing both debt settlement companies and consumers, he offers a uniquely informed perspective on the credit and collections landscape. His work spans corporate law, financial restructuring, and consumer advocacy, positioning him as a trusted authority on navigating debt strategically.

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