

# How To Pick A Credit Counseling Or Debt Management Firm

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You cant turn on the radio, watch television or read the paper these days without coming across an advertisement for credit counseling or debt management firms. And now that Congress has made the bankruptcy laws in the United States stricter than ever, credit counseling is mandatory for individuals who are seeking bankruptcy protection. But how can you tell which debt help companies are reputable and which are rip-offs? Knowing how to separate the good from the bad in the world of credit counseling can mean the difference in getting the financial help and education you so desperately need, and being taken for a ride by companies with only one goal in mind: to make a buck at your expense. The reality is that while some credit counseling agencies can throw a life line to those drowning in debt, other credit counselors actually make your life worse than it was before, plunging you deeper in debt and promising services and results that they never actually deliver. In this session youll learn: What the difference is between credit counseling agencies and debt management firms How being in a debt management program impacts your credit and FICO score How to thoroughly check out credit counseling and debt management companies What fees you can reasonably expect to pay to a credit counselor and what is exorbitant Whether or not you should get a debt consolidation loan What federal authorities are doing and failing to do to protect consumers from abuse The truth about so-called debt elimination and mortgage elimination programs Where to turn if youve been wronged by a credit counselor or debt management agency The downside of entering a debt settlement program and MORE! Length - 60 minutes themoneycoach.net Format MP3 Audio

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