

Need a Trustworthy Debt Consolidation Agency?

Source: H. Milla

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Now that you have been honest with yourself and admitted to yourself that debt is causing you umpteen problems in your life, it is a good sign that you are here reading this page. It means you are on the way to recovery.

Severe debt is like an illness – sometime you need to get help from a specialist to get well again.

Hector Milla Editor of the "Best Debt Consolidation Services" website -- <http://www.FreeDebtConsolidationQuotes.net> -- pointed out;

“... Let’s give you a quick crash course on how to find a trustworthy debt consolidation agency – the more free advice you get then the stronger you will become, and will be able to spot any bad companies who wish to take advantage of your situation...”

10 ways to recognize and find a trustable debt consolidation agent:

- i. You can find help with local non-profit organizations if you fall into a certain criteria, you can find these services by visiting a debt counselor - try your local DHS which may have a member of staff who is a debt specialist – maybe the DHS notice board will have information and even the bank. You can also find out if there is a local non-profit service locally with a search online.
- ii. If you do not qualify with non-profit help then ask them if they know of any good reliable companies if they have not already given you a list.
- iii. Go to see a debt lawyer – you can make an appointment for a free discussion session. You will get a lot of advice and pointers as to where you stand with the law. Some lawyers even provide a debt consolidating service, but if they don’t then they should provide you with some good information on services that are reputable.
- iv. Do some detective work online – check reviews and look for accredited companies.
- v. You can find a hive of information regarding a company on the Better Business Bureau website, this is well worth a visit – if you don’t see particular companies name on there then you just simply move on.
- vi. Some trustable companies can offer you various types of debt consolidation like Debt Management Plans (DMP). There should be a plan that fits you – so shop around.
- vii. Don’t fall for agents that want money in advance of any provided services – these are not reputable services.
- viii. Look out for low interest and service fees – these will benefit you in the long run.
- ix. Ask about your credit report – a good company will honestly explain how your credit may be initially affected, but will build over time with up-to-date payments.
- x. Your monthly payment plan on the consolidation loan should be very much lower than any current

outgoings – this is designed to help you to be able to take charge of your life again. Don't get any more loans if they are offered no matter how desperate you are while you are consolidating. This will only undo the good work done. An extra part time job is much better than taking out a loan, simply put this money away for a rainy day.

“... You will soon get addicted to saving cash – it really is a good feeling when you do this... trust me on this!...” H. Milla added.

Further information about trusted and reputable companies for debt consolidation by visiting; <http://www.FreeDebtConsolidationQuotes.net>

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