

Recommended Debt Relief Programs

Choose a debt relief that

- Works in the state where you live
- Handles the kinds of debts you have including unsecured and back taxes if needed
- Has an excellent track record of satisfied customer reviews
- Offers a free consultation with a certified debt relief agent
- Provides a money back guarantee
- Prides itself for its customer service

Avoid a debt relief program that

- Makes unrealistic promises
- Tries to charge you fees before they settle your debts
- Says they can eliminate all your debt
- Tells you not to communicate with your creditors, without explaining what can happen
- Tells you they can stop any lawsuits from your creditors
- Tell you that all creditors will settle with them
- Asks you to make voluntary payments

What you can do for yourself

- Make a plan:
 - Write down all your committed expenses including all the small ones
 - Regular bills, rent or mortgage, food, electricity, gas, insurance
 - Write down all your discretionary expenses no matter how small
 - Entertainment, dining out, impulse purchases
 - Run the numbers...
 - Can you pay off your debt if you minimize or eliminate discretionary expenses???
- Call you creditors
 - Explain your circumstances
 - Try to negotiate more favorable repayment terms
- If that doesn't work – look for a debt relief program