

# Debt Consolidation Program



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## Requirements for Our Debt Consolidation Program:

- 1) Minimum of \$3000 in debt
- 2) High interest rates
- 3) Unsecured Debt such as Credit Cards, signature loans, store cards, collections, etc ..

## In many cases, Debt Consolidation can:

- 1) Reduced interest rates
- 2) Stop late fees and penalties
- 3) Give you One payment each month
- 4) Cut your pay off term drastically

## Procedure:

- 1) Call us to set up an appointment to review your debts. We provide you with a 12 page Personal Financial Analysis and online budgeting software.
- 2) We review all of your debts and generate a payoff amount and monthly payment options
- 3) Sign the paperwork and let us do the work! One debit will occur every month and take care of all of your consolidated bills!

## Cost:

Your first monthly payment covers the upfront cost of the financial analysis service and provides:

- 1) A Financial Analysis statement
- 2) Access to budgeting software
- 3) 24-hour online access to your Financial Analysis and Budgeting Software

After your initial payment, only \$59 of your payment will be our monthly maintenance fee.

## Typical Results/Benefits:

- All consolidated debts paid in full in 2-5 years
- Past Due accounts are brought current again. Late fees, Penalties and Over-the-Limit fees are stopped
- No more calls/letters from collectors
- No prepayment penalties if you chose to pay ahead

\* We do not accept Secured Debts such as mortgages and car loans.