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## TOP 10 THINGS TO CONSIDER WHEN CHOOSING A DEBT RELIEF COMPANY

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Elite Financial Services can be your first step to becoming debt free. We have been chosen by over 10,000 customers for our reputation, service and overall results. Below are our top ten things to consider before signing with any debt settlement company.

- 1 Educate yourself and fully understand your debt situation. How much unsecured debt do you have? If that unsecured debt is in the form of credit cards, what are your interest rates and balances for each card?
- 2 Pull your free credit report and understand what affects your score. Know that this is a tool for all creditors, and if you see a mistake, actively work with vendors to correct the errors.
- 3 Not all debt relief programs are the same. Research and understand the differences between Bankruptcy, Consolidation, Debt Negotiation and Debt Settlement.
- 4 Understand the process and ask questions like, "If I can afford \$200 per month in payments, how long will it take me to eliminate my debt?"
- 5 Do your research—make sure the company you are dealing with is licensed and its agents are certified debt specialists.
- 6 Think transparency: Does the debt relief company you're researching have a flat fee, a monthly fee or both? If they have a flat fee, ask if it is based off the amount of debt you enroll or the balance of the account(s) at the time of settlement.
- 7 Stay in control—Ask the debt relief company you're considering if they provide you with 24/7 access to your program account so you can monitor your deposit history and payments.
- 8 Know that having a debt relief company negotiate on your behalf, and coordinate manageable payments, does not address your spending and/or budget habits. It is strongly recommended that anyone considering debt relief services seriously look at their income vs. spending and address any spending concerns before repeating the same mistakes.
- 9 Does the company you're considering offer services and tools to help you change your spending habits during and/or after you've completed the program?
- 10 Are you ready to make the commitment to getting your financial future back on track?

***When you're ready, give us a call at 1-866-922-0040.***

***You're here for a brighter financial future.***

***We're here to help.***