



Article published on December 14th 2011 | [Finance](#)

Using credit consolidation services to right your financial future can be a daunting task, so you must take this very seriously. Given the economic crises facing our country today, is it any wonder that these types of companies are starting up everyday now, or so it would seem. As much as I hate to admit it, way to many of these programs simply will not do as promised. For any consumer wishing to avoid choosing the wrong program or a company not equipped to fully help them, we have listed some questions you really need to ask before making any decisions.

Your first question to any credit consolidation services should be about the cost of the program their offering and when does the free part end and payments begin. Most will offer a no obligation consultation to get their foot in the door, but that wont last forever and at a specified time you will be expected to compensate them for the services they are providing (Even the non-profit companies get paid from somebody, so definitely ask them who is responsible for this). It just goes without saying that you should be aware of the amount of money and how often you must pay it before doing anything.

Second, any and all fees or charges the credit consolidation services have must be handed over to you in writing and before the agreement is finalized. This is important to the consumer should any problems or questions come up in the near future about program fees and exactly why them fees apply to you. Do not let any credit consolidation company try to talk you out of this saying its not important, yes it is.

Whether or not the credit consolidation services you are considering charge up-front fees will play a huge role with all of your decisions. We will not mince words right here. With very few exceptions this is no longer legal. This is a problem for any consumer if they where to answer yes to this question. There should be no reason for anyone to even continue speaking with them at all. Now would be a good time to forget about them and start looking in another direction for your consolidation needs.

Credit consolidation services who are worth anything will always be more then willing with discussing the qualifications of their entire staff. If there is anything your not sure of or may have concerns or questions about should be dealt with quickly and in great detail. Donâ€™t let them give you anything but straight forward and honest answers. I would say it would be time to move on to the next credit consolidation program if they try to pull a fast one by you on this important item on your list.

The last question these credit consolidation services must answer is about their accreditation and if they have had any complaints by clients past or present on their record. We felt it was best if we lumped the 2 of these together since we took up enough of your time already and being that they are closely related. The chances are good that if you are considering a service who has all their ducks in order, meaning they are FTC compliant, are up to date with all the applicable business licensing and accreditation, then they should be in good standing with the better business bureau. Before you decide who is going to help you with your credit consolidation needs, please do your own research to verify what you have been told. By just asking the right questions and then follow up on them, you will not have a problem selecting the right program for you and your needs.

Article Source:

<http://www.articleside.com/finance-articles/credit-consolidation-services-the-5-questions-you-have-to-ask.htm> - [Article Side](#)

[Michael Lenzner](#) - About Author:

Now that you have a really good idea of the 5 questions you should ask, its time to take action. You can easily get started by simply clicking on a [credit consolidation services](#). To get more information about the basics try a [credit consolidation](#).

Article Keywords:

credit consolidation services, credit consolidation

You can find more [free articles](#) on [Article Side](#). Sign up today and share your knowledge to the community! It is completely FREE!