In the United States there is $15+ billion in delinquent credit card debt (people who are more than 90-days behind on credit card payments). Please write an essay in which you come up with a program to help consumers resolve their delinquent credit card debt. Your proposed plan must be different from the existing programs that are already available. View the Credit Card Debt Relief Programs that are already available here [https://goldenfs.org/credit-card-debt-relief-programs-summary/].