

Title:

5 Tips For Hiring A Professional Debt Settlement Company!

Word Count:

499

Summary:

If you're considering using debt settlement to help you pay off your credit cards, here are 5 tips to help you decide on a company to help you.

Keep in mind that hiring a debt settlement company is no different than hiring any business to perform a service for you - so make sure you find the one that fits your needs the best. Not all debt settlement companies are the same. Like with any industry, there are good ones, and there are the rest.

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Article Body:

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Unfortunately, when it comes to settling credit card debts, you often hear more stories about people who complain than those who receive good service (and there are many).

How do you determine which settlement company will offer you the best service?

1) Shop around

When hiring a settlement company, you should contact at least 2-3 different businesses and compare the services and terms they offer. Not only will you find the best company to represent you, but you will learn a lot about how debt settlement works, and how it can help you.

2) Check with the BBB

While not everyone with a complaint contacts the Better Business Bureau (so a clean record may be misleading) if there are several unresolved complaints, that is a "red flag" to find out why there are unhappy customers. If the complaints have been resolved, that is a good sign that the debt settlement company offers good customer service. You can search for company records online at www.BBB.org.

3) Check references

While debt settlement is a confidential process, and therefore you may not find many companies willing to give out names of happy customers, it is worth asking. Talking to a former customer will tell you more about a company than any brochure or website.

4) Get all the details in writing first

This is an absolute MUST - you should never agree to anything, sign any paperwork, or send in any money until you get all the terms and conditions in writing. A written contract will help you understand what service you should receive, how much it will cost you, and protect you if an issue comes up.

5) Ask lots of questions

If you have any questions (and the more settlement companies you talk to, the more questions you will have) make sure to ask them - and get the answers you want. If a company is not willing to take the time to answer your questions now, how will they respond to you once you become a client and your money is at stake?

Bottom line, it is your responsibility to "do your homework" and research the best company to help you settle your debts.

If you take the time and effort to find the company that will fit your needs the best - just like you would when hiring any professional - you will greatly reduce the chances of a major problem occurring.

Settling your credit card debt is a big decision for anyone to make, so don't make the decision lightly!