

Title:

Debt Consolidation ~ When Should You Consolidate

Word Count:

571

Summary:

Exactly when is the right time to consolidate anyway? You hear a lot of debt consolidation pi

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Article Body:

Exactly when is the right time to consolidate anyway? You hear a lot of debt consolidation pi

Should you consolidate because you have multiple debts?

Not necessarily. Definitely, a necessary condition for debt consolidation is the existence of

Should you consolidate when you are receiving credit collection calls?

Yes, you should begin looking at debt consolidation options when you are already receiving col

If you're at this advanced stage, the best way would be to approach a reputable debt consolida

However, do take note that this type of debt consolidation has repercussions on your credit re

When's the perfect time for debt consolidation?

It is when you are finding it hard to cope with your loans that you should consolidate. Ask y

1. Do you have more than two loans?
2. Do you get confused about your various loans' monthly due dates?
3. Do you have to keep calling customer service to ascertain interest rates?
4. Have you missed one or more due dates because of a payment mistake (i.e. you sent paym
5. Have you defaulted on one or more of your loans?
6. Are you paying mostly interest and not making headway on your principal?
7. Are you finding it difficult to meet minimum dues?
8. Are you sending out at least one check every week?

If you answered YES to all or almost all of the questions above, then you may have a problem b

Simply put, the right time for debt consolidation would be when you're having problems coping

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