

Title:

Debt Management Plans - Tips For Avoiding DMP Pitfalls

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Summary:

Most people are involved in some type of financial transaction or decision every day. Sometimes

Credit and debt issues are critical life altering realities for almost everyone. The daily dec

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Article Body:

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Once you and the creditors have accepted the DMP, it is important to:

- make regular and timely payments
- always read your monthly statements to make sure your creditors are getting paid according to
- contact the organization responsible for your DMP if you will be unable to make a scheduled

If the payments are not made to your DMP and creditors on time, you could lose the progress you  
DMPs are not for everyone. You should agree on a DMP only after a certified credit counselor h

Some Important Questions to Ask When Choosing a Credit Counselor to Handle your DMP:

1. What services do you offer? Look for an organization that offers a range of services, inclu
2. Are you licensed to offer your services in my state? Many states require that an organizati
3. Do you offer free information?
4. Will I have a formal written agreement or contract with you?
5. What are the qualifications of your counselors? Are they accredited or certified by an outs
6. Have other consumers been satisfied with the service that they received? Once you've identi
7. What are your fees? Are there set-up and/or monthly fees? Get a detailed price quote in writ
8. How are your employees paid? Ask them to disclose what compensation it receives from credit
9. What do you do to keep my personal information confidential and secure? They should have sa

Get the information you need to make an informed decision.

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