



[Our Services](#) [FAQs](#) [Online Education](#) [About Us](#) [Testimonials](#) [Contact Us](#) [Home](#) | [Client Log In](#)

[Budgeting and Saving](#)

[Consumer Help and Tips](#)

[Credit Report and Credit Score](#)

[Dealing with Debt](#)

[Family and Money](#)

[Managing credit card debt](#)

[Smart Shopping Tips](#)

[Credit Counseling and Debt Counseling](#)

[Housing Counseling](#)

[Other Articles](#)

[Helpful Links](#)

Low on funds? Harassed by creditors? Advantage CCS credit counseling services can help.

If you're on a very tight budget, it's more likely than not that most or all of your paycheck is going to your regular monthly needs: rent, utility bills, food, telephone and Internet service.

If you have stopped payments on one or more of those bills, you might be getting phone calls from debt collection agencies. This is hardly surprising. According to the Collection Agency FAQ published by cardreport.com, employees of debt collection agencies are paid, usually on commission, to call debtors and demand payments from them. Debt collectors heckle debtors because if they are able to collect payments from them, they receive handsome bonuses. But you're not earning enough money to pay your bills in the first place -- and you can't seem to keep your creditors off your back.

What can you do?

How about enrolling in some credit counseling sessions at Advantage CCS?

If you are considering credit counseling services to deal with unmanageable debt, congratulations. Admitting that you need help is the first and most important step to take when trying to solve difficult financial problems. Call an Advantage CCS representative today and find out more about our in-house and online credit counseling services. Sign up for a credit counseling session as soon as you can – and don't worry if you can't pay; the session is free.

The United States Federal Trade Commission has published several sources that list debtors' rights when it comes to debt collection and collections agencies. The FTC Web site advises that if you are having trouble meeting your bills, you should contact all companies or entities to which you owe debts immediately. This ensures that your creditors are aware of your status. Some companies – for example, utility bill companies or cellular phone service providers – will permit you to work out payment plans that take your low cash flow into account.

There is actually a federal law in place called the Fair Debt Collection Practices Act that outlines what constitutes legal and illegal debt collection practices. You can review the act in its

**GET STARTED
ONLINE TODAY**

For confidential credit counseling, get started with our free no-obligation online intake form.

[Click to Get Started>>](#)

**CALL NOW!
866-699-2227**

**Get Free Immediate
Debt Counseling!**

- Avoid Bankruptcy
- Reduce High Interest Rates
- Stop Harassing Creditor Calls

[Call 866-699-2227 >>](#)



entirety at
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf>.
Make sure you understand your rights as a consumer before you attempt to deal with debt collectors. You might want to review the Fair Debt Collection Practices Act with your Advantage CCS credit counselor, as well. He or she can help you identify the parts of the act that are most important for you to understand, or learn how the act pertains to your specific debt management situation.

If you owe debts on medical bills or student loans, discuss this with your counselor, and formulate a plan of action for deferring payment during your credit counseling sessions. The Wall Street Journal Health Blog reported in August 2007 that consumers who are uninsured can apply for a CarePayment credit card that spreads out medical bill payments over a period of three years, charging no interest on debts owed in the process. You might wish to discuss CarePayment as an option for handling medical debt during one of your credit counseling sessions. For student loans, you will likely be able to put your loans into forbearance or default, if you are able to prove your inability to pay. According to American Education Services (AES), you should try to pursue deferment first. Though deferment and forbearance both suspend monthly loan payments during your period of financial difficulty, you are responsible for any interest accrued on loans placed into forbearance.

The Federal Trade Commission also advises that you ensure your credit report is accurate, especially if you have just been laid off and are having trouble meeting monthly bill payments. It's true that the lower your credit score is, the harder it is for you to do many of the things in life that should be relatively painless: apply for jobs requiring credit checks; rent an apartment, buy a house or car. Your credit counselor at Advantage CCS will run a credit report on you through Experian – this is a required step of the credit counseling process. If your credit score is lower than it should be, or there are multiple errors in the report, you should have the report corrected immediately. You can discuss the best steps to take during your credit counseling sessions.

Not having enough money can be tough. Fortunately, being aware of your rights, enrolling in credit counseling, and taking steps to repair your credit can help you during a rough financial period. Let the credit counselors at Advantage CCS help you get the debt monkey off your back!



[Our Credit Counseling Services](#) | [About Advantage Credit Counseling Service](#)
[FAQS](#) | [Online Education](#) | [Testimonials](#) | [Contact Us](#) | [Privacy Policy](#) | [Site Map](#)

Advantage Credit Counseling Service, Inc. • River Park Commons • 2403 Sidney Street • Suite 400 • Pittsburgh • PA • 15203
© 2008 All Rights Reserved