



LEARNING CENTER

DEBT MANAGEMENT

DEBT CONSOLIDATION

DEBT BUDGETING

DEBT SETTLEMENT

CREDIT REPORTS

CREDIT REPAIR

CREDIT SCORES

DEBT & BANKRUPTCY

DEBT COUNSELING

DEBT FREE GUIDE

FREE DEBT REPORT

Frequently Asked Questions

Perhaps the most frequently asked question we receive is “How can [Debt Harmony](#) help me?” We are a debt and [credit card settlement](#) service that can enable you to resolve unsecured debt and avoid bankruptcy – even if you don’t qualify for a [debt loan](#). We can help you obtain a settlement for your debt that credit counselors or debt consolidation lenders can’t provide. Our goal is to help you become completely and permanently [debt free](#).

What is Debt Consolidation?

Debt consolidation is a process where an agreement is reached with your creditors to achieve the lowest and most affordable monthly obligation needed to satisfy all your credit accounts. This is not a loan, and will dramatically reduce your overall interest rate, monthly payments, and your payoff time

Is bankruptcy an option?

Bankruptcy should always be a last resort as it could have a long-term negative effect. There is also a monetary cost associated. You could be required to go to court and possibly face some of your creditors. Bankruptcy will remain on your credit history for up to 10 years and can impact your ability to get credit, or possibly employment. Additionally, a bankruptcy history can impact the cost insurance and your lifestyle.



*Surefire Ways
to Get Rid
Of Credit
Card Debt*

[Click Here](#)

TAKE A DEBT QUIZ



*Find Out
if You
Have A
Debt Problem*

[Take The Quiz](#)

Will I still receive harassing phone calls?

Most of your collection calls will begin to dissipate if you apply the techniques we will provide to you. However nobody can guarantee that you will not receive any harassing creditor calls.

What is an unsecured debt?

Any debt with which a creditor holds no collateral or property that they can take back if the debtor fails to pay such as * Credit Cards * Medical Bills * Personal Loans * Department Store Cards * Legal Bills * Unsecured Personal Loans * Cellular Telephone Bills * Magazine/Record Clubs * Health Club Memberships * Collection Agencies * IRS * Some Judgments * Student Loans

What is a secured debt?

A secured debt is regarded as a loan where the creditor holds a security interest in an item or personal property such as a house or automobile. Most secured loans such as mortgage payments and auto loans cannot be consolidated, as well as, any loan cosigned by another person

Request Your [Free No-Obligation Debt Consultation](#) Today

USEFUL TIPS ON : [Debt management](#) | [Debt Consolidation](#) | [Debt Budgeting](#) | [Debt Settlement](#) | [Credit Reports](#) | [Credit Repair](#) | [Credit Scores](#) | [Bankruptcy](#) | [Counseling](#)

