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So how do you choose which company to use?

By now you have probably decided that debt negotiation is the best way to eliminate your debt problems. The only question is what company do you choose out of the many organizations offering this service? Here are just a few things to look out for:

1) Are they asking the relevant questions needed to address your debt negotiation?

Does the company you're talking to ask you relevant (and basic) information such as what banks you have debts with, how much you owe to each bank, what state you live in, any recent balance transfers or cash advances? This makes a big difference in a company's ability to help you. If they just give you an estimate without asking these questions, beware.

* *Ask them if they have this experience.*

2) Do they list an address on their site and is the Debt Consultant and Negotiator with the same Company?

Does the same company that negotiates the debt employ the debt consultant? There are many organizations that sign people up and then sell that client to a negotiation company. DCA does not buy or sell clients. We have one of the best negotiation teams in the country and DCA handles everything in-house. **Also it is important that you check to see if the company has an office with a physical address (not a PO box or no address at all. Be very wary!).**

* **Debt Consultants of America 's** corporate headquarters is located in Dallas, Texas. It is from this central location that we are able to service our clients nationwide.

3) What are the up front fees?

All companies have a set up fee; this should be expected but you should definitely be aware of the amount of up front fees a company wants. Some companies might want all their fees upfront before they start negotiating the debt; definitely beware of this. If a company collects all their fees upfront, and does not charge part of their fees for the amount of money they save you there is no incentive to get you the best deal on each settlement. Performance driven, we strive to get you the best settlement possible. The more we save you, the more we make.

* **Debt Consultants of America 's** charges fees of 10% of clients total debt a monthly service fee of \$39.95 and a savings fee of 10% of the debt reduction.

4) Who looks after your money?

Nearly all companies take your money every month and deposit it into their accounts until a settlement is made. This is not so bad, if they establish an escrow account in your name where you have control over your money and control what settlements are accepted. If you do not have control over the account and they reach a settlement they could pay for the settlement without your approval. Many companies will force you to accept any settlement better than 50% and automatically send the payment out of your account. You have no control over what settlements you would like to accept or not.

* **At DCA, you setup and control your special purpous account (and only you can send payments out of the account).**

5) Do they charge paperwork fees?

Does the company you're considering want money just to talk to you or send out information? I've heard of companies charging \$100 or more just to mail out the contract! Any company that does this should definitely be avoided.

6) Do they accept credit card payments?

Does the company accept credit card payments for their fees? If they do this, it is both ethically and legally incorrect. Why would a creditor negotiate on a debt that has just been put on there by the company that's negotiating the debt?



For immediate help
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