

New Debt Relief Options for Illinois

Written by Australian Business



[Illinois Credit Counseling](#)

(PRLEAP.COM)

Consumer Credit Counseling from Advantage CCS is a completely free service. It starts with the consumer calling into the non-profit agency and speaking to a certified credit counselor over the telephone. There's also an online credit counseling session that's available via the agency's website, but if you'd like to find out more information, you'll need to speak to a counselor once the online session is complete.

After the credit counseling session is completed, you'll find out what your debt relief options are. You might be a good candidate for a [Debt Management Program](#) (DMP), or you might need more serious help like bankruptcy counseling, which the agency also provides. If you're a possible contender for a DMP, the counselor will review the program guidelines with you and you can decide if a Debt Management Program is right for you.

By participating in a Debt Management Program, you'll have the possible benefits of lowering your interest rates, having late fees or over-the-limit fees waived, reduced monthly payments, and much more. A DMP is not right for everyone and the agency takes on new Debt Management clients on a case-by-case basis.

Anyone can benefit from consumer credit counseling, even those people who are not in debt. During a credit counseling session, you'll be asked to provide information such as your income, assets, debts, liabilities, daily expenses, etc. and you'll be able to create a realistic budget that you can use every day to better manage your finances.

Illinois residents should really look into free consumer credit counseling and if in debt, seriously consider a Debt Management Program to help them get out of debt. Now, that Advantage CCS is able to operate in IL and provide expert credit counseling services, they want to become a household name and a name you can trust.

A Brief History on Advantage Credit Counseling Service -

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With having over 44 years of experience, Advantage Credit Counseling Service is well suited to offer expert credit counseling and debt consolidation. Every year Advantage CCS helps over 30,000 individuals – from all income points and all walks of life – who are overwhelmed by financial troubles and drowning in debt.

Since 1968, the Agency's primary goal has been to provide education on wise money management practices and the smart use of credit. This is achieved through their extensive offerings of credit counseling, budget building, housing counseling, bankruptcy counseling, and community financial literacy workshops.