

## Advantage CCS Brings Expert Consumer Credit Counseling to Maryland

Written by Australian Business

---

( [PRLEAP.COM](http://PRLEAP.COM) ) April 23, 2014 - Maryland is state number 48 out of 50 for Advantage Credit Counseling Service's goal to become a national agency with licensing in all 50 states for credit counseling and debt management. The agency is well on their way to becoming a major competitor to other national credit counseling agencies out there.

Advantage CCS is very excited to receive approval and licensure in the state of Maryland, and currently has only two states remaining before they become a nationally licensed agency. Those two remaining states are Vermont and Kansas. This is no small task and requires many hours of hard work and dedication. The agency is committed to helping as many consumers as possible get out of debt.

**Some History and Interesting Facts about Maryland** – Maryland was founded as one of the thirteen colonies in 1634 by Lord Baltimore. It later became a state in April 1788. The United States Naval Academy was founded on October 10th, 1845 at Annapolis, MD. Here's another interesting fact, in 1830 the Baltimore & Ohio Railroad Company built the very first railroad station in Baltimore, Maryland.

Most people have heard about the Fair Debt Collection Practices Act (FDCPA), and this Act applies to consumers living in Maryland as well, but Maryland also has another Act in place for even more protection for consumers. It's called the Maryland Consumer Debt Collection Act (MCDCA), and it covers creditors and debt collectors too. The MCDCA requires that the collection agencies be licensed and regulated by the state board.

The MCDCA also covers individuals, estates, or any business and/or legal entity. This means that any person or business seeking payment (such as a creditor), as well as any collection agency or lawyer hired to collect a debt, must comply with the MCDCA rules and regulations.

**How Credit Counseling Works in Maryland** – The consumer credit counseling sessions are free of charge and completely confidential. They can be done online, over the telephone, or in-person (if an office is local and available). Most consumers prefer to take the counseling session online, and this can be done by visiting [https://www.advantageuser.org/counseling\\_php/index.html](https://www.advantageuser.org/counseling_php/index.html) and signing up for your free online session. Once the credit counseling session is complete, you'll be able to review your budget and check out your customized Action Plan with detailed suggestions, tips, ideas, and resources.

## Advantage CCS Brings Expert Consumer Credit Counseling to Maryland

Written by Australian Business

---

If applicable, a Debt Management Program might be an excellent option to help consumers get out of debt. Most credit counseling agencies offer some type of Debt Management Program (DMP). DMPs help eliminate outstanding debts at a reduced level over a fixed period of time to help regain control of one's finances. You can expect lower interest rates; over-the-limit and late fees reduced or even waived, faster payoff time, and saving hundreds or even thousands of dollars in interest.

**Advantage Credit Counseling Service Can Help You** - Advantage Credit Counseling Service has been assisting consumers with their unsecured debts since 1968. The Agency is accredited by the Council on Accreditation (COA), and they are proud members of the Better Business Bureau of Western PA (BBB). Advantage CCS is also a member of the National Foundation for Credit Counseling (NFCC) and holds a Non-Profit 501(c)3 Organization status. The Agency has an A+ Rating with the Better Business Bureau, as well.