SAN DIEGO, Dec. 27, 2013 /PRNewswire-iReach/ -- National Mortgage, Student Loan and Credit Card Hardship Programs are available for 2014. These programs already resolved debt issues for millions of consumers in the United States (US), according to Golden Financial Services.

Medical conditions, divorce, job loss and reduced income can all lead to a person having a serious financial hardship, trouble paying their mortgage and high credit card debt. Hardship mortgage, student loan and credit card relief programs can rescue these folks.

Let's now take a look at the different National Debt Hardship Programs available for 2014.

Mortgage Debt Relief Hardship Programs

If a person needs help with their mortgage they can always refinance, but refinancing is not for consumers that have a hardship. The banks have strict qualification guidelines for refinancing , primarily based on a person's credit score and income.

Mortgage hardship programs are an alternative for people who cannot qualify for a refinance.

A hardship mortgage program is a solution for someone who is either late or on the verge of falling behind on their mortgage payment. They could have their interest and payment lowered to an amount that is affordable after getting a loan modification.

Consumers should beware of any company that offers to modify their mortgage for a fee up-front.

These programs have helped more than 6 million people since 2008.

Learn all the details on Mortgage Hardship Programs and Options Here.

The Best Unsecured Debt & Credit Card Hardship Programs for 2014

This day and age credit card hardship programs are strictly regulated by the Federal Trade Commission, forcing debt relief companies to comply with the law.

There are credit card hardship programs available that can cut the interest rate and lower the overall balance on a person's accounts. However it is important to understand the positives and negatives with credit card hardship programs before joining.

People often get confused when they read about these programs. Debt elimination, debt settlement, debt consolidation, consumer credit counseling, debt arbitration, debt negotiation settlement, debt relief services and debt validation all sound alike, especially to a person that doesn't know much about credit card hardship programs.

To understand the differences and all the details included with each credit card hardship program visit Golden Financial Services.

Golden Financial Services is one of the pioneer debt relief companies in America, specializing in this field since 2004.

Student Loan Debt Hardship Programs

Student loan consolidation programs include 6 different options that are administered through the federal government. A person will have all of their student loans paid off in full shortly after getting approved for a student loan consolidation program. They will then make only one payment each month towards paying off the new consolidated loan.

If a college graduate has a hardship situation and low-income, the income based consolidation programs would allow them to get set up with a low monthly payment, sometimes close to zero dollars per month.

Students can enroll on these programs by dealing direct with the Department of Education, or by utilizing a reputable student loan relief company.

Adam Sorensky, a manager at Golden Financial Services said, "often students say 'they didn't know these programs even existed' or 'they are confusing' or 'the payment I was given was too high.'"

The benefits of using a student loan relief company include:

- They will handle all the paperwork.
- They will make sure that you are approved on the right plan, with the lowest monthly payment.
- They will handle all communication that transpires between you and the Department of Education.
- They will get you re-approved annually.

How to Avoid Mortgage, Student Loan & Credit Card Hardship Program Scams

Make sure that the company passes the following check points.

- Check that the company has been in business for more than 5 years
- Check that the company has an "A" rating with the Better Business Bureau (BBB)
- Check that the company has zero unresolved complaints
- Check that a company has no government action against them

To check all the above points, simply visit the BBB website here . Search for the company that you are inquiring about. Then pull up their BBB profile page. There a person can easily check on all the above points.

A consumer can also check for reviews on companies. Consumers can use a site like Yelp or Ekomi where they can find real reviews on companies. Make sure that the company has satisfied and happy customers.

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