



## Finding A Reputable Credit Counseling Agency You can Trust

**Not all credit counseling agencies are out there to help you exclusively. Learn how to choose the right one for you.**

You've seen them. The commercials for consumer credit counseling agencies are all over TV and you may think that they'll provide you the perfect solution for your debt problems.

But, before you call one of them, it's important for you to carefully consider each offer. Don't assume that one company is good to work with just because *they say* they are working for you. Just like using any other services, finding a reliable credit counseling agency will make all of the difference.

It is important to remember that all of the **Consumer Credit Counseling (CCCS)** organizations out there are not the same. **Many of them are going to charge you a substantial fee to work with them.**

Here are several things that you can do to insure that you are working with the right company or service:

### **Understand What They are Offering**

The first thing to realize is just what the [consumer credit counseling agency](#) is offering to you. Some will help you to work with creditors to get **interest rates reduced**. Others will provide you with **counseling sessions on managing your money**.

Also, it is important to take note that these things are not done for free. Generally, there is a **monthly payment** that is involved and you do sign a contract with them. You will need to make payments as scheduled. Take the time to talk with a couple of lenders to find out just what the [consumer credit counseling agency](#) will do for you.

## Contact the BBB

Be sure to check out the company's BBB rating. You will see if other consumers, like you, have found them to be dishonest or a bad choice. You can find the [BBB or Better Business Bureau](#) right on the web.

Visit them and find out if the agency has any poor marks against them. You can also do this to compare several companies to each other.

Another option to consider, especially with the larger consumer credit counseling firms, is to look for referrals on the web.

People do not like to be cheated and are usually willing to tell others about what happened to them.

## Find Out If You Qualify With the Agency

When looking for a reliable credit counseling agency, ask the following questions:

- **Will they work with you to determine a proper budget with you?**
- **Will they talk to and get your credit card companies to come down on their interest rates?**

These are things that you should talk with your CCCS agent about and compare what they can do and what you can do to work with them.

Not everyone qualifies.

Some applicants that do not make enough money to make ends meet **may not be able to qualify**. The agency should help you to determine that.

## Shop Around

Finding a [reputable credit counseling agency](#) is the key to success with the program. Consider several of them including their abilities to meet your needs, their fees and how well you like them. Consumer credit counseling can work, if you allow it to do so and find the right company to work with.