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★ Our Services

Benefits

AmeriDebt works directly with your creditors to create the ideal repayment plan for you. Since AmeriDebt is a non-profit agency, creditors are willing to offer our clients numerous benefits, such as:

- Reduction in minimum payments, as much as 50%
- Consolidation of multiple payments into one simple monthly payment
- Reduced or eliminated interest rates
- Elimination of late charges and over the limit fees
- Re-aging of past due accounts (Bringing accounts to current status with creditor)

Program Steps

1. Your specialized counselor will review your budget information and suggest one of our debt management programs. Most credit counseling companies offer few options, while Ameridebt leads the industry with many solutions for your individual needs. We can even refer you to a lender after completing 7 months of on-time and in-full payments to apply for a debt consolidation loan. However, we cannot guarantee you a loan since approval or denial is the sole right of the lender. With these unique programs and top rated customer service, Ameridebt is the leading choice for your personal financial needs.

2. After deciding which program will be the most beneficial, you will decide when you will be making your first payment to AmeriDebt. You will have one easy date that will be your payment date every month. There will be no more different due dates to remember or budget for!

3. If after discussing your financial situation with your counselor you decide to enroll in our debt management program, AmeriDebt will contact your creditors and negotiate with them to have your monthly payments lowered and your interest rates reduced. You then simply send one reduced monthly payment to AmeriDebt and we distribute the funds to your creditors on your behalf. You will still receive your monthly statements, so you will see your balances dropping. If any of your creditors contact you, you can direct them to AmeriDebt. You'll be assigned a personal account specialist to deal with any questions or situations that may arise.

4. Simply keep making your monthly payments on time and you will be on the road to a better credit rating, stable finances and eliminating your debt!

(The initial repayment plan is subject to adjustment based on creditors' individual requirements-AmeriDebt will notify you when more payment may be required to satisfy creditor's needs. There is no industry standard as to what benefits creditors will extend to AmeriDebt's clients, so every repayment plan depends in part on which creditor is involved.)

Results

As a result of the benefits that we can achieve for you, you will be able to pay off your debt in much less time than you could on your own.

Our average client maintains a \$10,000 debt with an 18.5% interest rate. Without AmeriDebt, by paying the monthly minimum payment, it would take at least 32 years and \$24,500 to pay off the original debt.

With AmeriDebt that same client's debt will be paid off much sooner: usually 3 to 5 years, even with the reduced monthly payments!

How? Interest rate reductions, consistent on-time payments, and reduced late charges work together to effectively shrink the total balance owed. Before a client joins AmeriDebt, most of his or her payments are applied to interest charges. This barely changes the balance amount. By reducing the interest, you can pay off the balances in a lot less time!

The Debt Management Program is also designed to provide you with easily accessible help and guidance. Our counselors are available to handle harassing phone calls from creditors, assist you with legal situations and teach you how to handle credit in the future. Our counselors also make budgeting suggestions so that you can save more money each month and spend your earnings more efficiently.

Do you think you'd be better off declaring bankruptcy?

AmeriDebt can probably help save you those court costs and the loss of precious assets. Please talk to one of our counselors if you are considering bankruptcy to find out about the alternatives. We can direct you to bankruptcy assistance if that is the best solution for your specific situation.

We're here to find the best way to get you back on track

and debt free!

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