



My Freedom Debt Relief Success Story:

I believe that I got into debt like so many others... When I left home for college, I was given a credit card from my grandparents as an "emergency safety net". And at first, that was pretty much what it was. I would alert them each time I used it and what I had used it for. Sometimes it was for school supplies, sometimes it was for food or car repairs, but I was always very careful about what I did with it. From time to time I would talk to my family about things and events that were happening (and sometimes I just wanted to go home for a three-day weekend) and my family would always say, "Oh, just put it on the credit card." Well, I started getting a little lax about contacting them about purchases. Once again, I never felt like I was out of control and if I were, I figured that they would let me know. Years went by. I got my undergrad and my graduate degree. I got married and divorced. I was on my own in a little studio apartment in Los Angeles, barely making ends meet with a job at a coffee house and other random jobs that fell my way. Some months I would be doing alright and some months I was not, but that credit card was always there as a safety. And that safety had been taken care of (so I thought) for about 15 years. I knew that my credit was perfect. My grandparents had never missed a payment and I got credit offers constantly in the mail. When it came time for me to buy a new car, I came through with flying colors. It never even dawned on me that something dreadful was accumulating and it was all attached to me!

One day, I was on the phone with my grandfather, just checking in with them and saying "Hi" and he said something that (even today) still hits me to the core: "Y'know, that card is getting on up there."

"What do you mean?" was my reply.

"Well, sweetie, it's getting up there."

"How up there?" I was expecting him to say something like, it's a couple thousand dollars... I mean, I had been using the card for about 15 years. At this point, I even had a couple smaller cards in my possession that had a few hundred dollars on them, but (once again) I never knew what the status was on that one card.

"Well, it's up around 22 or 23."

"Hundred?" was my response.

"No, Thousand."

I just about died.

Suddenly I started doing the math. My credit card debt was almost as high as my student loan debt. NOT COOL!!!! And I had car payments to deal with on top of it all. Oh, and rent... and being able to eat is nice!

I started trying to figure out a strategy on my own. Every time I would get overwhelmed and depressed. This went on for a couple years. I did my best to pay off my smaller cards (and I did get a couple of those paid off without too much trouble), but that one was always looming over me. I even tried that juggle (between my smaller accounts) to keep my interest low. Somehow this was still barely working. I was never really getting on top of it.

Now, one of my best friends was completely aware of my situation. She asked me to look into the program that Freedom Debt Relief offered and assured me that this could be God's way of giving me a way out. I was very hesitant. At this point, even though my debt was completely out of control, I still had immaculate credit and I was scared to take such radical steps. But I had just gotten a contract in San Diego (it would last only two years) and the pay was such that I really felt that I had a chance to get my situation under control if I just took that leap of faith.

That's what I did. I enrolled in the program. I called my creditors and told them to send my bills to Freedom Debt Relief. Months went by, I got a couple calls and I just referred them to the number at Freedom Debt Relief regarding my account.

I made my payments to FDR as we had set them up with the savings account, but my heart always raced when I'd get those calls. I just continued to do as FDR recommended and had faith that all would work out as it was supposed to. It became empowering for me to forward FDR's number to them... even when it went to collections, etc. I would start shaking, but it felt good to know that I had the pros on my side handling the tough stuff!

After my contract ended in San Diego, time came for me to move back to Los Angeles. I was also engaged at that time and we wanted to move in together. This (so I thought) was going to be a problem. This was going to require a credit check and my huge account was still not settled. I called Freedom Debt and, as always, I spoke with someone who was wonderfully helpful and supportive. FDR sent a letter to me that I gave to our (potential) land lord with our application. In that letter it stated that I was in the midst of a debt repayment program and that I had never been delinquent on a payment to ~~you guys~~ ^{FDR}, but that my credit was temporarily marred by the process. We got the apartment!

A few months before our wedding I received the most joyous of letters! Freedom Debt Relief had settled my account. I still tear-up when I think about it. My new husband and I were starting our life together and I was credit debt free!!!! I read the letter and I just handed it to him without saying a word. I'll never forget the double-take he did as he read it. Even he got misty-eyed. It was the most amazing and liberating feeling! We started laughing!

I still don't have any credit cards. I think I want to give myself some time away from that temptation. But I believe that I have been given a second chance and it is a blessing.

I thank the people at Freedom Debt Relief for everything!

They are all angels that walk among us!

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