

Hart

State: MD

Rule: Telemarketing Sales Rule - Debt Relief Amendments, R411001

About a year and a half ago I managed to rack up almost \$20,000.00 in credit card debt. I decided that I needed to take action to get myself out of debt without having to file for bankruptcy so I got in touch with Credit Solutions. They taught me how to manage my money so that I was able to save money and pay off my debts at the same time. The program was such a success for me that I was able to clear my debt in less than a year. In fact, the credit card companies ended up offering me reduced payments instead of Credit Solutions having to make offers to the credit card companies on my behalf. I ended up paying off \$20,000.00 worth of debt for only about \$8,000.00, this includes the tax money that I had to pay at the end of the year. I have also been able to still maintain a fair credit score even after having so much debt. I feel that without Credit Solutions I would still be in debt and have credit card agencies calling me non-stop to this day.