

# Debt Consolidation Program - How It Functions

## PHASE I



Not able to make more than minimum monthly payments



Approaches a consolidation company to repay 3 CCs



Assesses financial condition of the debtor



Decides upon a tentative single monthly payment

#	IR (%)	OB (\$)	MMP (\$)
CC1	15	20,000	600
CC2	17	25,000	750
CC3	16	30,000	900
Total	-	75,000	2250

**\*\* Avg.IR - 16%**

CC - Credit Card  
IR - Interest Rate  
OB - Outstanding Balance  
MMP - Minimum Monthly Payment

**P**eriod to repay debts before enrollment in a consolidation program – **46** months

## PHASE II



Negotiates with 3 credit card companies



The credit card companies reduce interest to about 9%

Asks debtor to pay \$2250 / month (Total MMP)

**P**eriod to repay debts after enrollment in a consolidation program – **38** months

## PHASE III



Makes the payments every month



Distributes the amount as per agreement



Becomes debt free in about 3 years 2 months

**T**ime period saved – **8** months  
**A**mount saved – **\$16,376**

**Disclaimer:** Actual time period and amount saved may vary from person to person.

# Consumer Report Debt Consolidation Program

**VM Jensen**



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