

# Debt Comparison



## Debt Settlement Programs

## CCC or Debt Management

	Debt Settlement Programs	CCC or Debt Management
Credit Cards	Credit Cards	Credit Cards
Unsecured personal loans	Unsecured personal loans	N/A
Autos in Repossessions	Autos in Repossessions	N/A
Retail Store Cards	Retail Store Cards	Retail Store Cards
Collections	Collections	N/A
Unsecured lines of credit	Unsecured lines of credit	Unsecured lines of credit
Student loans	N/A	N/A
Gas cards	N/A	N/A
Business loans	N/A	N/A
Business credit cards	N/A	N/A
Signature loans	N/A	N/A
Cash call	N/A	N/A
18 month debt paid off	36-50 month debt paid off	5 to 7 years debt paid off
Debt resolved 10-30%	Debt resolved 40-60%	Debt resolved 100% + interest
Lower monthly payment	Higher monthly payment	9.9% Avg. Interest rate
Avg. 80% savings	Avg. 40% savings	Zero Savings on total
Collections, Lawsuits, Judgments are Renegotiated	N/A	N/A
Accepted in 50 states	Accepted in 22-40 states	Accepted in 50 states