

## Debt Consulting, Debt Help, Even Free Debt Consulting and Free Debt Advice

What is an excessive amount of debt? For some \$10,000 is enough to lose sleep over; for others \$100,000 is the tipping point. Still other people only get concerned when they can no longer build enough credit to continue paying for their increasing debt load. If you are losing sleep over your debt or know you need some debt advice it is likely time to find a debt consulting expert who does inexpensive or free debt consulting and debt advice in order to help you decide how to proceed. He or she should first go over your monthly budget, if you have one. If you do not have a monthly budget, you can count on your first piece of debt advice being the fact that it is extremely important that you create one. Take your monthly income minus any deductions and taxes then calculate your monthly expenses. Free debt advice, fact number 1: I have found many people who underestimate this expenses figure. Smoking is a good example. A person who smokes one pack a day accumulates over \$200 in expenses for the month which can be significant but is easy to "forget". Go over your expenses with a fine tooth comb. A debt consultant can help you with this. The debt consultant should also offer you debt advice and explain all the options that are available to you. These would include: Debt settlement, debt consolidation, foreclosure prevention and bankruptcy petition, just to name a few. A person doing debt consulting should have certain qualifications. Free debt advice, fact number 2: He or she should not be affiliated with any specific program, so as not to create a conflict of interest. He must have only your best interest at heart. The debt consultant should be a good listener and offer you sound debt advice. Of course, in the end, the decision as to what to do is still yours. Free debt advice, fact number 3: While it is extremely important that debt consulting be done with only the clients best interests in mind the client must understand that the consultant can only give out his expert debt advice when all necessary information is received from the client. These are three major factors to consider when you need to seek out debt advice from an independent debt consultant. The very best debt help or debt advice can only be given when all three of these factors are considered.

### About the Author

Jeffrey Giordano is the owner of [www.bestdebtconsulting.com](http://www.bestdebtconsulting.com), which offers services such as [free debt consulting](#) and [debt advice](#). [debt consulting-debt advice](#)

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