



Financial Integrity Group, LLC

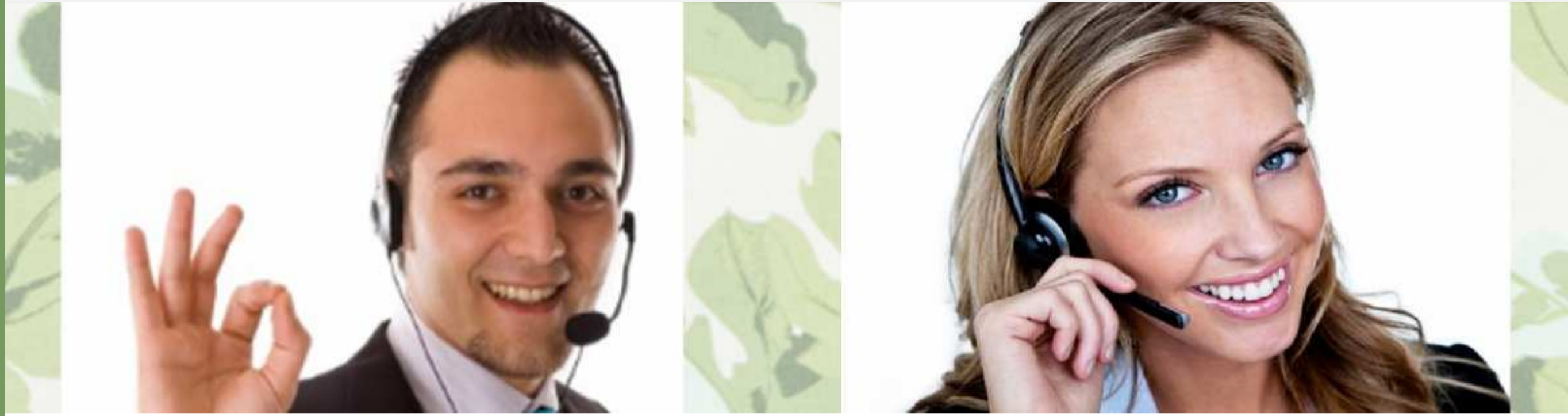
Regaining your Creditworthiness with Assurance, Dignity & Knowledge!

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Financial Integrity Group Program



With our program, you can immediately save money each month compared to what you have been paying to your creditors directly with the one lower payment into your Special Purpose Account (SPA). Of course, the real value and purpose of your program is that it enables you to become debt free much sooner— and you will be spared thousands of dollars in principal and interest that will be forgiven by virtue of what we do for you.

If you have more than \$10,000 in unsecured credit card debt, personal loans, or medical bills — and can only afford to make 1-2 times the minimum payments due, you are qualified to use our program —and it cost you nothing to find out.

| \$30,000 of Debt At Enrollment | Debt Settlement | Credit Counseling | Minimum Monthly Payments ^[1] | Home Equity Consolidation Loan ^[2] |
|---|--------------------------------|-------------------------|---|---|
| Months to Pay Off or Settle All Debt | 48 ^[3] (4 years) | 60 (5 years) | 443 (36 years, 11 months) | 60 (5 years) |
| Monthly Payment/ Program Deposit | \$491.25 | \$658.29 ^[4] | \$676.00 ^[5] | \$557.93 ^[6] |
| Interest Rate On Outstanding Balance | n/a | 8% ^[7] | 16% | 4.375% ^[8] |
| Total Program Interest | n/a | \$6,497 | \$38,062 | \$3,475 |
| Program Fees | \$6,080 ^[9] | \$3,000 ^[10] | n/a | \$375 ^[11] |
| Amount to be Paid to Pay off Enrolled Debt | \$16,675 ^[12] | \$28,950 | \$28,950 | \$28,950 |
| Total Program Cost Paid By Consumer | \$22,755 | \$35,447 | \$67,012 | \$32,425 |
| Fair Share Payments by Creditor to nonprofit CCCS | n/a | \$1,975 ^[13] | n/a | n/a |

Debt Payment Options Comparison Chart

Our professional Enrollment Consultants will answer all of your questions and our Client Servicing team and Debt Negotiators will hold your hand and produce results using our leverage and expertise under federal guidelines that you would not be able to achieve on your own.

We earn nothing until we have procured a settlement on your behalf – no upfront fees – only a small percentage of what we save you – and **not** on the total debt enrolled as other debt settlement companies do; we actually have an incentive to save you as much money as possible because the more money we save you – the more we make, too. Thus, our relationship is mutually beneficial – it is your debt we simply negotiate a discount on what you owe and share in the savings.



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