

**CAUTION!**

> [Click for Info](#)



> [Get a Free Quote](#)



> [Payoff Calculator](#)



**About**

> [What about.com says about us!](#)

> [How consolidation affects credit](#)

> [How your payment is calculated](#)



**Bankruptcy...**

In most cases bankruptcy is not necessary when handling unsecured debt obligations. If a consumer is in a position where they just can't pay their credit card debts or other unsecured debt obligations, bankruptcy is **rarely the proper choice**. Most states have laws protecting your home from creditors and it is much easier for a debt counseling professional to straighten out your credit status if and when you get back on your feet financially at a later date.

A consumer that is unable to pay their unsecured debt is much better off to let the accounts "charge off" and show as R-9's on their credit report until such time that they can make arrangements to satisfy the obligations. When the time came in the future to handle the accounts, Accelerated Debt Consolidation could then refer you to a company that we have been working with for years that can help you get negative credit history corrected. In any event give us a call or submit our [Free Quote](#) form so we can advise you on the choices that you have before committing to something with such long term negative effects like bankruptcy.

