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Avoid the Latest Debt Relief Scam

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Posted: Jul 14, 2009 12:09 AM
 Updated: Jul 14, 2009 2:28 PM

By Amy Lester, NEWS 9

OKLAHOMACITY -- Consumer credit counselors are trying to warn metro residents about a debt letter arriving in the mail.

The letter says it's from the National Debt Relief Program. Some say it looks like it's from the government, but it's really from a company trying to make money off people in debt.

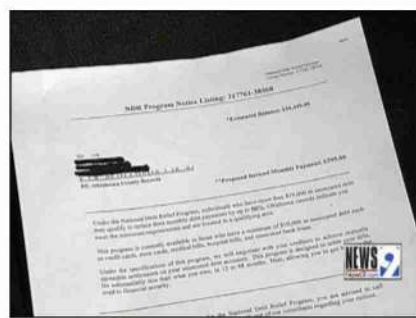
Jennifer Wallis works at Consumer Credit Counseling Service of Central Oklahoma, and she's always on the lookout for consumer scams.

"That's the problem I have, is tricking people into a program that's going to damage their credit," Wallis said.

[Learn more about the Consumer Credit Counseling Service of Central Oklahoma.](#)

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- Warning of Scam Letters



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That's exactly what Jennifer said a letter her client received is trying to do. It claims that "under the National Debt Relief Program" people can reduce "monthly debt payments by up to 50 percent." It goes on to say "Oklahoma records" show the person receiving the letter qualifies.

"I think the letter is misleading because it looks like something that would be from a government agency," Wallis said.

But the letter is not from the government, in the fine print at the bottom, the letter reads the message is from "GHS Solutions," a debt settlement company. The company has 44 complaints filed against it with the Better Business Bureau.

"They've gotten more than their fair share of complaints for not doing exactly what they're supposed to be doing," said Bob Manista with the Oklahoma City Better Business Bureau.

Jennifer Wallis said debt settlement companies can destroy your credit, land you in the middle of a lawsuit or cause tax problems. She's frustrated with how GHS Solutions solicits clients, and warns consumers to do your homework before signing up.

"People are struggling in debt. They're struggling to keep their jobs. They're struggling to pay their bills and kicking someone when they're down is absolutely despicable to me," Wallis said.

NEWS 9 called GHS solutions in Florida, but the owners never returned the call.

The Better Business Bureau also said if there are government programs available, you don't need to pay a company to find out about them.

[Read the letter from GHS Solutions](#) | [Get more info from the Better Business Bureau](#) |



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Tom Bogardus

I have been a victim of this so called program. They took over three grand from my account, basicly did nothing, by the time I realized that this program was not going to work & cancelled my account it was too late! They had the nerve to send me a letter back stating they will refund me \$194?? After calling them (which they hung up on me twice) at this point got no resolve form GHS Solutions. I am hoping someone out there can help me, or has been through this before. I am in serious debt, now i am out \$3000, which I could have used for an attorney to help me out with this!

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Debt settlement is a better debt-relief option for many consumers than declaring bankruptcy or seeking credit counseling. Telemark skiing is starting to make a bit of a comeback. For most Americans, it would seem closer to cross country skiing than traditional alpine skiing, in that the equipment is different. Still, most aspects of skiing such as Telemark Skiing are beyond the means of the average person, who thinks more of [debt settlement relief](#) rather than powder strewn slopes.

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