

## *Other Debt Options: How does ClearOne Advantage's Program compare to Consumer Credit Counseling (CCC)?*

The answer to this question lies with ClearOne Advantage's mission:

- To reduce your total debt, (with credit counseling they will not reduce your total debt, period).\*
- To lower your monthly payments (in our many years in this business, we have never seen any CCC client's monthly payments go down as low as we can get them).\*
- To design a program that will make you 100% debt free in 2-4 years or less. (With credit counseling you can expect that process to take five years.)\*

*\* Disclaimer - Individual results may vary and are dependent on successful completion of program and ability to save funds. ClearOne Advantage does not assume or pay any debt, nor does it provide legal advice or offer credit repair. Read and understand the contract terms before enrolling.*

What is interesting is that CCC companies earn money because they get paid by the creditors. The industry term for this compensation is "Fair Share." This is why CCC companies want you to pay back 100% of what you owe - because it gets them so much more money.

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