



STARTING A NEW CAREER LED TO DEBT CRISIS

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I have been working in a factory most of my life and I know that I am getting on in years. So I decided to go back to college and learn a new trade that would allow me to make a living outside a factory. After all, I am not as young as I used to be and I needed to have an option. So I took out some loans and went to college full-time to learn about computers.

Then I went out into the real world to find work and I was not making as much as I was in the factory. I know I will make more later, but starting out is really hard and the bills are starting to pile up. I am working hard and so is my wife and we are just not making ends meet. We are getting late notices and my loans are now getting in arrears.

This debt load is getting to us and it is become a burden on our family. The debt collectors are calling and we want to hide from the phone. The late notices just keep coming and a friend suggests that we need debt help. We look at him and ask what he means by debt help, is he willing to pay some of our bills? Of course not but he began to explain about debt management help that is available.

We sort advice from our local citizens advice and found a debt management company and began talking to their advisors. They were very understanding about all the stress and pressure we were under. Together we worked out a plan that made it easy for us to get caught up on our bills. We consolidated all our loans to start with.

This allowed us to save a lot of money from what we had been paying out each month. The money we saved each month made it easier for us to get our bills paid on time. Getting our bills paid on time saved us more money because of all the extra fees we were not paying out to others. This made it possible for us to get caught up and begin paying off our debt instead of only going deeper into debt.

The debt management advisors gave us the help we needed to be able to take control of our lives again. Now I am making more money in my new career and our debt is far lower than it was before. We can now enjoy the benefits that come with the increase in the money that I have coming in. Just remember that if you are feeling stressed out and depressed because of your finances, there is debt help available.

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