

C H E C K L I S T

HOW TO

FIND A GOOD DEBT COUNSELLOR



Finding the right person to help you with your debt is important as you may have to work together for many months to get out of debt.

Here are some questions that you may want to ask to get clarity on what you are being told about debt counselling and the person you are dealing with:

Ask the person you are speaking to: Are you a registered Debt Counsellor?

This is important because not everyone you speak to at a debt counselling practice will be a Debt Counsellor. E.g. you may get through to a sales person or the receptionist. You want to talk directly to an NCR registered Debt Counsellor for detailed and important matters.

Their Reply:

Ask: Can I see your NCR certificate?

This is important because some people might claim to be qualified to offer help with debt and debt review, but they must be trained, certified, and registered with the NCR. They can show you their certificate in person, send you a picture of it, or show it to you on their website.

Their Reply:

Ask: Which Payment Distribution Agent (PDA) do you like to work with and why?

This is important because the NCR has set up registered and audited companies to handle the money side of debt review. Debt Counsellors never touch the money, they only come up with the plans. You want to know which PDA they work with and how reliable they are.

Their Reply:

Ask: Which Attorney do you suggest I work with and why?

This is important because debt review is a legal process that gives you legal protection from losing your assets. You want to know who the attorneys are, how legitimate they are, and what the legal fees will be.

Their Reply:

Ask: How long have you been in practice?

This is important because you may prefer someone who has experience and reputation in the industry.

Their Reply:

Ask: Do you investigate reckless credit?

This is important because if credit providers give you credit when they should not (or when you do not understand the obligations), they may have to wait to get paid or the courts may even cancel the debt. You want to know if the Debt Counsellor investigates reckless credit and if this might apply to you. Note: Not all consumers have reckless credit.

Their Reply:

**Ask: Do you record these conversations?
Could I get a copy if I wanted one?**

This is important because recording these conversations can show the level of professionalism and accountability of the practice you are dealing with. Bigger practices tend to have recordings, smaller ones may not. You may want to have a copy of the conversation for your own reference later.

Their Reply:

Ask: Do you feel this is the best course of action for me at this time or do you have any other suggestions before I consider starting debt review?

This is important because debt review is a serious and long-term commitment that may not suit everyone's situation. You want to know if the Debt Counsellor has explored all the possible alternatives and scenarios with you and explained the pros and cons of each option.

Their Reply:

Ask: Can you tell me what the fees are that might apply in my particular case?

This is important because you want to have a clear and realistic understanding of what it will cost you to use their services. The fees may vary depending on your income, debt, and creditors, but the Debt Counsellor should be able to provide you with a general estimate based on the information you have shared with them.

Their Reply:

TIP

You do not have to sign anything just to get information about debt review. That includes any forms you are sent asking for information about your debt situation (sometimes called a Form 16). You should only sign when you are ready to start the debt review process.

CHECKLIST

ASK THE PERSON YOU ARE SPEAKING TO:

Are you a registered Debt Counsellor?

Can I see your NCR certificate?

Which Payment Distribution Agent (PDA) do you like to work with and why?

Which Attorney should I work with and why?

How long have you been in practice?

Do you investigate reckless credit?

Do you record these conversations? Could I get a copy if I wanted one?

Do you feel this is the best course of action for me at this time or do you have any other suggestions before I consider starting debt review?

Can you tell me what the fees are that might apply in my particular case?

Get More Info

If you would like to know what the general fee guideline is for debt review, you can [click here](#) and we will send it to you at no charge.

This can help when talking to a Debt Counsellor and discussing possible costs in your case.