

MANAGING YOUR MONEY



Service Helps Consumers Dig Out Of Debt

(NAPSA)—With Christmas over and the credit card bills beginning to pile up, there's good news for consumers who are looking for a way to handle overwhelming debt.

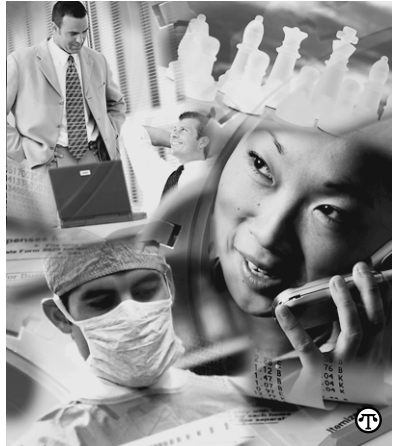
There's now a service that attempts to lower the debt through negotiations with creditors. It then works with the client to make sure lump sum and/or installment payments are set up.

The company—called JK Harris Financial Recovery Systems, or FRS—employs negotiators to assist with problems regarding consumer debt and to contact creditors. FRS works to ease any immediate crises, helps get clients on a positive payment track and eliminates debt in the most favorable way possible.

Typically, consumers who contract with FRS have fallen behind in paying bills, such as auto, credit card, retail purchases or home mortgages. These delinquencies are most often the result of divorce, illness or job loss. The company contacts customers from all walks of life, including doctors, lawyers, professionals and wage earners.

Once a client retains the company to work on their behalf, FRS completes a detailed financial assessment of the client. The service then addresses any other critical issues, and seeks to remedy them based on initial contact with creditors.

The company then maintains regular contact with both the client and creditors regarding options to deal with debt issues and negotiates with creditors to determine lump sum or installment payment agreements.



For consumers who fall behind in managing credit card and other kinds of debt, there's a negotiation service that may help.

Monthly contacts with the client are maintained to make sure payments are kept current. Unlike nonprofit debt consolidators, however, the company does not collect funds from clients and then distribute them to creditors. The clients are in control of all their payments at all times.

The length of the service contract is for one year, during which all debt issues are addressed, assuming the client provides all necessary information and adheres to a payment schedule.

FRS is part of the JK Harris & Company family of companies that comprise one of the nation's largest organizations specializing in tax resolution and debt management issues.

To learn more, visit the Web site at www.recoverfromdebt.com or call 1-800-868-0899.