

Florida Based Family Owned Credit Counseling Company Opens Their Services To Students Tackling Student Debt



Sunrise, Sep 4, 2020 ([Issuewire.com](https://www.issuewire.com)) - Sunrise Florida- Family Budget Services Inc, a top-rated Credit Counseling company aimed at helping families and individuals to overcome debt has opened their services to students.

Top rated by the Better Business Bureau, FBSI's diverse team of counselors and financial experts have a range of expertise spanning from financial management, credit and budgeting programming.

FBSI is known for treating clients like members of their family, with tailored counseling experiences to meet their needs, leveling with their individual financial situations with empathy, and providing the latest information available regarding debt management trends.

After several years of development, FBSI has carved out an effective program to reduce and consolidate interest on student loans, helping graduates to overcome debt and defaults, and apply for loan forgiveness while helping them learn how to budget and even save while paying back what they owe.

Led by David Medina, who has over 15 years of experience in debt management and settlement, FBSI

hopes to help lighten the burden for the next generation of working professionals, who need to focus on building our economy and their lives, so that their children can prosper.

The Program:

- When a graduate calls FBSI for help on their student loans, an individual evaluation is conducted to outline what the team is able to do for them. Income, family size, and debt amount are considered.
- The process takes approximately 90 days to complete and clients will be expected to remain in the program between 10 and 20 years before forgiveness of the loan.
- This process will change as income, family circumstances, and loan consolidation trends change.
- Please note only Federal Loans are Forgivable.
- We also have Rehabilitation options on Default Loans

About Student Debt:

Most Americans who have attended any form of higher education are in debt. The average American holds approximately \$29.8k in debt while 6% of Americans hold \$100K or more. This amounts to over \$1.6 Trillion in nationwide debt.

Current laws prohibit students from declaring bankruptcy on their Federal Student debt. The only way to pause payments is to prove “undue hardship.” Meeting these requirements however are nearly impossible, causing many students to default or stop paying all together.

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Source : Family Budget Services Inc

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