

Why Choose a Career as a Credit Consultant?

Congratulations ...

On taking your first step in
inquiring about becoming a
Certified Credit Consultant™.

Simple Solutions Credit Consulting, Inc is a company founded by Valeri A. James, President/CEO that has over 22 years of experience and provides Credit Consulting, Financial and Educational Services to clients all over the United States.

We have spoken to thousands of clients at seminars, conventions, clubs, workshops, organizations, non-profit groups, and have spoken on radio and soon television.

“Consulting is a big—and growing—business”, according to Michael W. McLaughlin coauthor, with Jay Conrad Levinson, of Guerrilla Marketing for Consultants.

McLaughlin also states, “The market for consulting services is estimated to be between \$130 billion and \$150 billion annually, and professional consultants are among the highest paid workers, earning more than many doctors, lawyers and other professionals. It’s not surprising that consulting is attractive to many people who want to launch their own business”.

Over 82% of people who are 18 years or older, have inaccuracies on their credit reports. Over 54% of senior citizens over 55 years old have never seen their credit reports. Credit Identity Theft is the fastest growing crime in America. So, you can imagine how many people need our services in helping them improve their credit, raise their credit scores, stop collection calls, lower their interest rates, get the loans or job that they want, get better insurance rates, and more. A Certified Credit Consultant™ is in high demand because:

- Over 82% of the population has inaccurate, misleading, duplicate or obsolete info on their credit reports
- Consumers don't know what to do about harassing collection calls and letters
- Consumers don't know what to do if someone serves them with a Civil Summons to go to court for a debt
- Consumers don't know how to negotiate their debt properly to get: 1. good credit in return and 2. and save usually a few hundred dollars or more
- People don't know the credit laws that govern them and that they do have the right to dispute their credit reports and get items deleted or corrected
- Consumers don't know that they can add positive credit to their credit reports
- Consumers don't know how to raise their credit scores
- Consumers don't know that if they buy a vehicle before buying a home, they could risk the chance of not getting approved for the home loan
- Consumers don't know that these companies base your approval, interest rates, etc on their credit scores: insurance companies, jobs, apartments, creditors, lenders, re-financing, etc.
- People don't know how to protect themselves from Credit Identity Theft or what to do if they become a victim
- Over 54% of senior citizens have never seen their credit reports and have no idea how to read them
- Consumers don't know that there are only two ways to get FREE credit reports and they are NOT - FreeCreditReports.com

- Consumers don't know how to get out of ChexSystems or TeleCheck if they wrote a bad check or can't open up a checking account
- Young adults, 18 yrs old or older, don't know how to start establishing credit so they can someday get a loan
- Over 95% of the population don't know that you can actually get bankruptcies, tax liens, charge-offs, collections, child supports, judgments, late payments, etc deleted from their credit reports
- High schools and colleges do not teach us about credit, our credit rights or what to do if we get in debt
- Most consumers don't even know how to read a credit report or understand its contents.
- Most consumers simply don't know where to go to get help

As a Certified Credit Consultant, you can help thousands of people improve their lives by just merely helping them to improve their credit situation. On average a person can pay over \$123,840.00 just on a home loan of \$195,200 if they had bad credit and credit scores of 619 or lower. If they had better credit scores of 720 or higher, they can have better interest rates which results in a lower monthly payment and saves them thousands of dollars in interest on the loan. Please see the attached article "How your credit score affects interest rates" written by E.J. Anderson for the Arizona Republic dated December 10, 2005.

Not only can you save them money, but you can improve their self esteem, and their health. For example: a recent client came in so upset and distraught over his collection letters, bills and bad credit reports that he was having back pains, sleepless nights and high blood pressure. Upon receiving help with our services, he said that he felt tremendously better, his blood pressure was down and that he had no back pain anymore. Another recent client came in with his wife, and said that he thought he was going to jail because the collection agencies were calling him every day and one of them told him that he was if he didn't pay the bill that day. This caused him and his wife to fight and argue, and he was upset because he didn't know how to tell his kids that he was going to jail. Upon receiving help with our services, he and his wife felt so much better knowing that he wasn't going to jail and that there was hope that he can improve his credit and financial situation.

As Certified Credit Consultants™, we will train you through our extensive program on the federal and state laws that govern creditors, collection agencies and the credit consulting industry along with all the tools and information necessary. Then you can educate your clients and empower them with the knowledge they need to be able to understand that they do not have to be a victim of these types of harassing collection calls and letters and that they do have a right to get control of their credit and financial future.

This is a great and prosperous business! Where can you work for \$200 per hour (or more) and not have to have a college degree? Where can you greatly help and impact people's lives while getting paid a lot of money doing what you would love anyway? This business will allow you to set your own hours, work as hard or as little as you want, take time off for your family or vacations, work from home or an office, not have long commutes to work, move to another state with you, etc.

We look forward in receiving your Registration Form as our seating is limited for the next upcoming Certified Credit Consultant™ Training Program. (Hurry – Business Opportunity Fee will increase soon).

If you have any questions, please call our corporate office toll free: 1.888.303.7722. We would love to talk with you further about this exciting and profitable business opportunity.

Warmest regards,

Valeri A. James
President/CEO

“You can get everything you want in life,
if you just help enough other people get what they want”.
- Zig Ziglar