

Get Help with Debt Consolidation and Foreclosure: CESI Launches New Websites

CESI launches three new websites, providing comprehensive advice on debt management and housing. The launch comes at a time when the economy has taken a rapid downturn; foreclosures and bankruptcy filings are at a high and continue to rise. These websites take an objective, yet humane, look at the effect of the crises on loan holders' finances while providing expert counseling on how to deal with the issue.

Raleigh, NC ([PRWeb](#)) December 9, 2008 -- Consumer Education Services Inc. (CESI), launches three new websites to provide debt consolidation, debt management and housing counseling to help individuals facing delinquency, bankruptcy, and foreclosure.

Each of these websites provides extensive information on different aspects of debt: how to get out of debt, control debt, and on matters related to housing counseling. This is significant, keeping in mind the recent economic recession. Together, all three websites provide all-inclusive information, complete with statistics and figures, in keeping with the CESI philosophy of empowering the consumer on financial matters through knowledge. The websites also encourage consumers to actively participate and speak their minds through blogs. Each website has a blog, updated regularly with interactive posts on several different areas related to debt management, credit counseling, budgeting and saving.

Specifically, <http://www.endyourdebt.org> provides information on how a debt management plan helps you repay your debts. Whether you are a single or married individual, college student, immigrant or military personnel, debt management plans help you to pay off your debts systematically. Complex concepts such as the debt to income ratio, secured and unsecured debt are explained in simple and easy to understand language. The site emphasizes the importance of learning better money management skills. The aim is to educate and provide consumers with possible debt management options other than bankruptcy as the only solution to bad debt.

Getting out of debt and controlling existing debt are different concepts and CESI addresses them as such. The website <http://www.controldebt.org> highlights the reasons for debt and also provides debt consolidation solutions to manage debt during stressful times. It offers insights into how to handle finances in times of distress. This takes into account the financial implications of a job loss, divorce, or a protracted illness, which could be sudden and severe. The website closely examines delinquency, credit card debt, personal loan and habits such as gambling and shopping for their effect on an individual's finances.

The launch of <http://www.housing-counseling.org> comes at a time when foreclosures are on a sharp upswing. The website furthers CESI mission to facilitate personal economic empowerment and community stability through home ownership. It covers areas including pre-purchase counseling, foreclosure prevention, mortgage default counseling, and reverse mortgage counseling. The aim is to educate new home buyers and help people with mortgage problems like mortgage delinquency to avoid home foreclosure.

Raleigh-based Consumer Education Services Inc. (CESI) is a non-profit, registered organization listed with the Raleigh, NC Better Business Bureaus (BBB), working to provide customized solutions for debt-affected individuals. This is done by way of one-on-one counseling sessions aimed at understanding the financial status of the individual.

CESI counselors are certified through either The National Institute for Financial Education (NIFE) or Association for Financial Counseling Planning and Education (AFCPE).

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