

Indiana Debt Relief | Eliminate Your Financial Burdens With CuraDebt

CuraDebt has helped thousands of people in the Hoosier State reduce debt. CuraDebt is here to help you eliminate your financial burdens if you are struggling financially.

We know that people need to find a way out of overdue debt. That's why we created our Indiana-specific debt program.

Our team of experienced and licensed debt specialists can help anyone who is overwhelmed with debts and feels like they need a fresh start. Our decades of experience will help you find the most effective solutions for your personal situation.

For more than two decades, CuraDebt has helped thousands of people across the country reduce their debt with legal and ethical practices. Founded in 1998, our founder Eric Pemper has expanded nationwide to help all those who need it most.

CuraDebt can help you find a viable solution to get out of debt. Know more [here](#).



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- Get your **free savings estimate** at [CuraDebt](#) or give us a call at 1-877-850-3328.
- Review various options for debt relief at CuraDebt, to maximize your savings.
- Not available to speak with a counselor? Check out our free online analysis [here](#).

Debt Statistics - Indiana

Although Indiana has experienced its share of economic troubles in recent years, these hardships seem to be fading into the background.

Unemployment in Indiana has recorded an [impressively low 2.2%](#) year-over-year, far below other states such as 3.7%. The total capital investment and average wage numbers are also at their highest since the Indiana Economic Development Corp. (IEDC) was founded in 2015, which further indicates a promising future for Indiana's jobs scene.

But this is just the beginning. Established Indiana-based tech companies have continued to build on past successes and attract new investments. In the first quarter of 2022, there were 38 publicly shared investments and one grant for [a total of \\$52.2 million](#).

Although the state of Indiana may be on the road to economic prosperity, the effects of the pandemic are still casting a long shadow. The pandemic brought with it a lot of debt, which has had a great effect on Indiana residents.

The good news is that there's help available to get your finances back on track if you're still struggling.

If you're feeling overwhelmed by debt and want a way out, **CuraDebt's Debt Relief program** may be just what you need. Apply today to get expert professional advice on your specific financial situation.

Indiana Consumer Protection Laws

*Indiana citizens are protected from abusive and harassing debt collectors under the **Fair Debt Collection Practices Act (FDCPA)**. The **FDCPA** is a federal law that prioritizes consumer safety and ensures no one is harassed or ripped off their basic rights by *debt collection companies*. It *protects consumers* from illegal debt-collection tactics and provides limitations on what debt collectors can do when collecting certain types of debt.*

The FDCPA is only applicable to the collection of debt obtained by a consumer mainly for personal, family, or household purposes. It does not apply to the collection of corporate debt, business-related debt, or agricultural use.

If you have experienced disturbing phone calls from creditors, [speak with a counselor at CuraDebt. At CuraDebt, our goal is to ensure you get your rights. We will be your advocate in defending you against illegal debt-collection](#) tactics.

The Most Effective Debt Relief Options For You

Debt Settlement: What is it and how does it work?

Debt settlement is the procedure of **negotiating with your creditors to pay less than the full amount** that you owe, based on your available funds each month.

Debt Settlement is also referred to as debt relief or debt adjustment, and it is typically managed by a third-party company, however, if necessary you can do it yourself. Debt settlement options are very helpful, but truly require guidance from a professional. Most importantly, people have been effectively using **debt settlement programs** for many years.

At **CuraDebt**, we help to guide the relationship between the lenders and creditors for your debt. We are with you every step of the way and will educate you, communicate with you, and advocate on your behalf. If you **are unable to pay the full amount**, the professional expertise of **CuraDebt** can help to reduce some burden.

CuraDebt will use its decades of background and expertise to help you get the best possible debt terms. As you can see on our [Google Reviews](#), our clients have incredible things to say about our team and our expertise!

Benefits:

With expert help and guidance from a company like **CuraDebt**, the path to success is much easier. The benefits of a sound debt settlement plan include:

- Get relief from devastating debts
- Avoid bankruptcy
- Pay off your debt quickly
- Lowering of interest rates

Factors Affecting Debt Settlement

The final saving after debt settlement lies on a lot of factors including:

- Details about the outstanding debt
- The current reason for requesting debt settlement (unexpected loss, unemployment termination, etc)
- Current **financial situation**
- Financial history
- Work experience
- The **age of the debt**

Debt that is included in Debt Settlement Programs in Indiana

- Personal cards (credit cards)
- Department store credit cards
- Car repossession (repo)
- Credit unions
- Old accounts in the collection
- Signature loans
- Personal lines of credit
- Private student loans
- Car repossession (repo)
- Medical and healthcare debt

- All other types of **unsecured** debt (ask us if you are unsure!)

Debt that is not included In Debt Settlement Programs in Indiana

- Car loans
- Credit Union debts
- Federal student loans
- Home mortgages
- Some other secured debts
- Some Medical / Hospital bills

Debt that is included In Tax Debt Relief in Indiana

- State Taxes
- Federal Taxes
- Payable Taxes
- Taxes from a spouse you feel you don't owe
- Interest
- Penalties
- Audit Tax Assessment
- Other Types of Tax Debts

If you have incurred tax debts, CuraDebt will guide you in the right direction and assist you with these types of tax payments.

Debt included in Business Debt Relief Programs In Indiana

- Business Expense Debt
- Suppliers/Vendors
- Various lines of credit
- Merchant Cash Advance
- Other types of loans, that are not secured by the property

CuraDebt understands the value of your business. CuraDebt will help your business with these types of debt.

Top Cities in Indiana for Debt Settlement Services

- Indianapolis Debt Settlement

- Fort Wayne Debt Settlement
- Evansville Debt Settlement
- South Bend Debt Settlement
- Carmel Debt Settlement
- Fishers Debt Settlement
- Bloomington Debt Settlement
- Hammond Debt Settlement
- Gary Debt Settlement
- Lafayette Debt Settlement

In addition to the above-mentioned cities, **we ensure access and guidance to all locations and cities in Indiana.**

What are the different options you have for debt relief In Indiana?

Before giving up and getting stressed, check some of the options that can best suit you.

1. **Make consecutive monthly minimum payments**

Most major credit cards have the option to pay a **monthly minimum**. This is a very common option and is **quite tempting**.

However, the most common issues with making minimum payments are:

- You will pay more interest
- You will continue to build on your debt and dig a deeper hole
- Your credit score will be affected

There's a reason credit card companies request monthly fees - they believe consumers can only handle fees for one month of living expenses!

After a few months, the accumulated fee will make it harder for you to get out of debt. Also, as the interest rate rises, getting debt-free will take **far longer**.

In short, this option may seem tempting but it has long-term repercussions!

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2. **Balance Transfer of Payments**

Many love the idea of balancing transfers, initially. Quite simply, you take the card you have a high credit line on, open up a new credit card and **transfer the balance from one credit card to a new one**. This is typically done because people want to move the amount they owe to a

credit card with a significantly lower interest rate and receive benefits such as cash-back rewards or points.

Balance transfer credit card offers typically come with an interest-free introductory period of 6-18 months, and some can even be longer. If you breach the agreement with the cardholder, you can potentially revoke the introductory Annual Percentage Rate (APR) and cause penalty rates to be applied.

When you take on new loans, you have no previous payment history. This puts you in a tight spot to be consistent with payments.

This may even give an illusion of **fraud to lenders and lead to a worse situation**. So, *balance transfers aren't a good option*.

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3. Indiana Non-Profit Credit Counseling Or Debt Management Programs (DMP)

DMPs are very similar to Debt Settlement Programs, however, DMPs are managed by non-profit credit counseling companies, whereas Debt Settlement Programs are for-profit.

In DMP, the non-profit organization aims to reduce your interest rates and accrued fees or lower your monthly payments by negotiating with your creditors. Unlike debt settlement, you still pay off the principal amount, so your credit score doesn't take a hit. Credit counselors will work with you and teach you management skills to use towards handling your money and also create a budgeting plan.

DMPs typically won't include your secured debts (such as auto loans, mortgages, or home equity loans) and some types of unsecured loans (such as student loans). Guidance can be offered by credit counselors but you'll usually have to handle those payments yourself.

Additionally, any credit cards that you include in the DMP, you will need to close which will ultimately decrease your access to credit throughout the month. Your creditors may also watch your credit reports and force you to stop using credit cards that aren't part of the DMP, while you're involved in the program.

Therefore, DMPs may not be the best option for you.

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4. Indiana Unsecured Debt Consolidation Loan

An unsecured debt consolidation loan allows you to combine all of your debts into one single debt. Instead of making the standard individual payments to multiple cards or lenders each month, you bundle them into just one payment from one lender. This is usually a lower interest rate than what you would see on one of your credit cards. Unsecured debts are personal debts

with no physical collateral. Some examples of this would be medical bills, student loans, or credit cards.

Suppose you are given the option to pay just one loan instead of multiple loans and credit cards.

Wouldn't it be easier for you to **pay just one bill monthly**, that's also at a **lower interest rate**?

Consolidating debt is a good idea when debt payments are getting out of hand and you can no longer manage multiple payments.

Unsecured debt consolidation comes with **a lot of disadvantages**.

Debt Consolidation companies are mostly inconsiderate of your hardships and try to make money on your hardships. They employ high fees to take out a loan and are often more aggressive than your current debt collectors.

With unfavorable conditions written in fine print, they can dodge customer concerns. These conditions entitle them to ***increase interest rates which leads to even worse debt***.

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5. Indiana Secured Debt Consolidation Loan

Secured loans for debt consolidation are loans backed by collateral such as a mortgage or auto loan. If you own a home, a car, or other types of physical property, you can apply for a secured loan against it.

This is highly risky since if you default on your payments due to any circumstances, the lender can repossess your property and sell it. That can leave you without a home or vehicle.

However, if this is done with professional help like **CuraDebt**, you can get some room to breathe. With the **lowest interest rates and highest savings**, CuraDebt will come to your rescue.

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6. File for Bankruptcy

Often the last option for any person is to declare bankruptcy. If your *income is less than the median income* of your state, **Chapter 7 bankruptcy** will be applicable.

If your income is *more than the median income* of your state, but you still can not manage to pay back the debt, **Chapter 13 bankruptcy** will be applicable.

If your *business is unable to repay its debt* and is on the verge of insolvency, It will fall under **Chapter 11 bankruptcy**.

Bankruptcy is the last possible and least preferable solution. Before making any decision to declare bankruptcy, you should [discuss it with a professional](#) - whom you understand the ramifications that may stay with you for decades.

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Debt Relief Indiana FAQs

How long can a lender go after you to collect debt in Indiana?

This statute of limitations by judgment is 10 years in Indiana but can be renewed further extending the collection period.

Do you qualify for debt settlement in Indiana?

This program is specifically made for people going through hardships, like *loss of income or unexpected expenses*.

Are you suffering from debt issues and having to pay minimum payments regularly? Are you still struggling **under debt**, which has grown beyond what you imagined?

To see if you qualify, **speak with a counselor at CuraDebt**. We will create an estimate of your cash flow to see if you qualify for this program. We will get you a **free estimate of your savings** on the debt relief program.

CuraDebt will work for you and make your debt settlement extremely cost-effective. With *CuraDebt*, we help you become debt-free 2-3x faster than normal!

How Much Does Debt Consolidation Cost?

There are **many types of debt relief programs available** in Indiana, each with different terms and conditions. The short answer is - ***it depends***.

Everyone's price truly does depend on their financial history, debt, and CuraDebt audit. While we cannot say an exact answer - we encourage you to reach out to us and learn more about how we can help you.

With unmatched service, [CuraDebt](#) gives you the best competitive rates. Most importantly, CuraDebt's Debt Relief Program **does not require an upfront fee** and we provide you various options - letting you select **which is best for you**.

What Makes CuraDebt One of the Best Debt Settlement Companies in Indiana

- We've helped **settle millions of dollars of debt**.
- CuraDebt is one of the **oldest and most experienced** companies.
- We are **IAPDA** and **BSI** certified.
- We provide **free saving estimates** and create a plan specifically modeled toward your needs.
- **No hidden charges**. Honesty and integrity are what we stand for.
- Our success rate is high because **client satisfaction and happiness** are the main mission at CuraDebt.
- Over 1000+ reviews and a **5-star rating** on [Customer Lobby](#)
- With a **4.9 star** average on *Shopper approved*, we are the most trusted company by people across the USA.
- **140+ Google reviews** with an average of 4.8-star ratings
- CuraDebt is a **Good Standing Member** of the *Online Business Bureau, American Fair Credit Council, US Chamber of Commerce, and AFCC*.
- Getting our clients the **best possible settlement** with creditors is something we know how to do.
- We help **settle debts quickly**. We're incredibly efficient and cost-effective as well. Our top-notch customer service ensures to address any queries or concerns our clients may have.

With **CuraDebt**, you are in the right hands. With satisfied customers *and zero complaints*, we are **confident that we are the best in our industry**. We are more **resourceful** than any competitor in the market and help you at every step along the way.

Get rid of your high-interest-rate debt and create a debt-free future with us.

Call 877-850-3328 for a [free consultation now!](#)