

# Debt Relief in Wisconsin | Start Your Financial Journey Afresh With CuraDebt

Are you looking to get rid of debt and start fresh? Our *Wisconsin debt relief program* might be the answer you've been searching for if you live in America's Dairyland.

You're not alone - there are many different things that can cause someone to have debt. Achieving financial stability is harder than it seems. That's why our experts are here to provide you with the help you need. Their innovative solutions get real results and they're driven by a deep belief that everyone deserves more than just the mediocre portion.

If you're looking for help getting out of debt, **CuraDebt** can help. We're here to work with you, and get you back on your feet and moving forward.

CuraDebt is the most trusted debt consolidation company with over 20 years of experience. Our expert licensed agents have consulted and helped countless people with their debt woes. We're unmatched in our expertise to end your financial troubles.

20+ years ago, CuraDebt was founded to help Americans find peace in their financial situations. Over the years, we've helped thousands of people do just that by guiding them through the difficult process of relief. Our goal is to offer those same benefits to millions across the country and give everyone a chance at a better financial future.

We offer debt relief to help those who need it. Find out [more](#).



## Table of Contents

- Debt Relief in Wisconsin | Start Your Financial Journey Afresh With CuraDebt
  - [Debt Statistics - Wisconsin](#)
  - [Wisconsin Consumer Protection Laws](#)
  - [The Most Effective Debt Relief Options For You](#)
    - [Debt Settlement: What is it and How Does it Work?](#)
    - [Benefits](#)
    - [Factors Affecting Debt Settlement](#)
  - [Debt That is Included in Debt Settlement Programs in Wisconsin](#)
  - [Debt That is Not Included in Debt Settlement Programs in Wisconsin](#)
  - [Debt That is Included in Tax Debt Relief in Wisconsin](#)
  - [Debt Included in Business Debt Relief Programs in Wisconsin](#)
  - [Top Cities in Wisconsin Where You Can Find Debt Settlement](#)
  - [What are the Different Options You Have for Debt Relief in Wisconsin?](#)
    - [1. Make Consecutive Monthly Minimum Payments](#)
    - [2. Balance Transfer of Payments](#)
    - [3. Wisconsin Non-Profit Credit Counseling Or Debt Management Programs \(DMP\)](#)
    - [4. Wisconsin Unsecured Debt Consolidation Loan](#)
    - [5. Wisconsin Secured Debt Consolidation Loan](#)
    - [6. File for Bankruptcy](#)
  - [Debt Relief Wisconsin FAQs](#)

- [How long can a lender go after you to collect debt in Wisconsin?](#)
- [Do you qualify for debt settlement in Wisconsin?](#)
- [How Much Does Debt Consolidation Cost?](#)
- [What Makes CuraDebt One of the Best Debt Settlement Companies in Wisconsin](#)
- [Getting Started](#)

- 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](#).

## Wisconsin Debt Statistics

Located in the heart of America's Rust Belt and nestled between two Great Lakes, Wisconsin has a population of 5.9 million. In contrast to many other parts of the country, people here are feeling a sense of financial guilt. With bills accumulating and persistent phone calls ringing in their ears, it can be hard to see the light at the end of the tunnel.

When residents find themselves in an impossible-to-beat debt situation, there are debt relief options available to help them. Debt relief organizations offer financial education and debt relief services to protect Wisconsin consumers from bill collectors who harass them. Wisconsin also has online lending guidelines to make sure they stay within the law.

A [report](#) highlighted that the average household in Wisconsin has \$6,553 in credit card debt. That puts Wisconsin 23rd on the list for this type of debt. The good news is that WI's credit card debt is much smaller than that of most of the rest of the country. But due to interest rates and other types of borrowing, credit cards can quickly go from a manageable form of borrowing to an astronomical one. When your credit card companies start calling, it can be hard to ignore them and prioritize payments with collateral (a car loan, student loan payment, or mortgage).

### **The following is a list of Wisconsin debt statistics**

The cost of living in Wisconsin is pretty much the same as what you'll find throughout America's upper Midwest. You won't find sky-high prices like those on the coasts, nor will you find widespread bargains as common in the deep south. Some people see Wisconsin (and the Midwest) as quintessential middle America.

These stats show how Wisconsin compares to the rest of the country.

- If you're looking for an affordable place to live in Wisconsin, then you're in luck. Wisconsin is ranked number 35th when it comes to rent, which means that residents only pay an average of \$1,115 a month.
- The average credit score of 725 for residents is the 5th-highest in the country.
- Wisconsin has the 26th highest average personal income in the United States of America.
- The median cost of a home in Wisconsin is \$191,600.
- With a debt of \$142,993, the state ranks 37th in the nation for mortgage debt.

## Wisconsin Consumer Protection Laws

*Wisconsin 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 is not applicable 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!

## **The Benefits of Debt Settlement**

With CuraDebt, you can get a variety of benefits that will go far beyond improving your financial health. You'll also feel better in all aspects of life - mentally and physically.

- Save yourself from destroying your finances.
- Get expert guidance to help you avoid bankruptcy.
- Pay off your debt quickly and without any hassle.

### **Factors Affecting Debt Settlement**

- The experience of the debt settlement organization
- The debt's term
- Your financial conditions
- Your track record of payments

## **Debt That is Included in Debt Settlement Programs in Wisconsin**

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

## **Debt That is Not Included in Debt Settlement Programs in Wisconsin**

- 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 Wisconsin**

- 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.

## **Debts Included in Business Debt Relief Programs in Wisconsin**

- Business Debt
- Suppliers
- Vendors
- Lines of Credits
- Merchant Cash Advance
- Other types of loans that are not secured by the property

## **Top Cities in Wisconsin Where You Can Find Debt Settlement**

- Milwaukee Debt Settlement
- Madison Debt Settlement
- Green Bay Debt Settlement
- Kenosha Debt Settlement
- Racine Debt Settlement
- Appleton Debt Settlement
- Waukesha Debt Settlement

- Oshkosh Debt Settlement
- Eau Claire Debt Settlement
- Janesville Debt Settlement

## What are the Different Options You Have for Debt Relief in Wisconsin?

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!

[Return to Index](#)

### 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.*

*[Return to Index](#)*

### **3. Wisconsin Non-Profit Credit Counseling Or Debt Management Programs (DMP)**

DMP is actually 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.*

*[Return to Index](#)*

### **4. Wisconsin 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***.

[Return to Index](#)

## **5. Wisconsin 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.

[Return to Index](#)

## **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.

[Return to Index](#)

# Debt Relief Wisconsin FAQs

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

*Sealed Contracts in Wisconsin* have a statute of limitation of 10 years. Written and oral contracts have a statute of limitation of 6 years.

## Do you qualify for debt settlement in Wisconsin?

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 Wisconsin, 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 with various options - letting you select **which is best for you**.

## What Makes CuraDebt One of the Best Debt Settlement Companies in Wisconsin

- We've helped settle millions of dollars of debt
- Since 1998, we have helped hundreds of people and expanded nationwide in just 2 years.

- 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.

Do you feel frustrated with debt? Not sure how to pay off your balances? Take a look at our reviews and judge for yourself, we might be the answer best suited for you. We have satisfied customers and zero complaints which is why we know that **CuraDebt** is the right solution for you. With more experience than any other company in our industry, we'll help you every step of the way.

## Getting Started

Did you know that the people of Wisconsin turn to debt relief when they need help? To learn more about what it entails, be sure to do your research and understand the process. It could be exactly what you need to turn your financial situation around.

There are many reputable payment solutions out there, and CuraDebt has a long history of helping clients get their debt under control. With many past clients recommending our service, you can feel confident in the results you'll achieve.

You need to find a solution that you're comfortable working with and that meets your unique needs. Once you do, it will be much easier to start seeing a reduction in your debt and becoming more financially secure.

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

Contact us today for a free consultation. Call **877-850-3328** or click [here](#) to sign up.