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Debt management is difficult at the best of times, as you try to juggle different loans, amounts, interest rates, payment dates and creditors.

But in the middle of a global financial crisis, the already hard task of debt management has been made more difficult by layoffs, slashed pensions and benefits, and an uncertain economic future both individually and nationally.

In the West Midlands, you can get expert advice on debt management from Gemstone Financial Management, a company founded and managed by a team of finance industry professionals. Gemstone Financial Managementâ€™s team of highly qualified staff is made up of a number of highly skilled individuals who can offer you the benefits of their experience and expertise across a diverse range of the financial services spectrum.

We can explain and arrange a variety of financial services, including debt management, lump sum negotiations, loans and insolvency measures.

No two clients, and no two financial situations, are the same. For this reason, the team at Gemstone Financial Management will undertake an in-depth consultation with you, working through every detail of your financial situation in order to help your understand the intricacies of your situation and the various options for financial restructuring open to you. Weâ€™ll make sure that you understand the details and implications of measures such as debt consolidation loans, individual voluntary agreements (IVAs) and bankruptcy, so that you can make an informed decision about which one is right for you.

At Gemstone, we donâ€™t just offer advice. We can offer support and practical help. We can arbitrate between you and your creditors on your behalf, and even (in the extreme case of bankruptcy) arrange for you to be accompanied during court appearances, and help you as you begin to rebuild your credit profile.

In the difficult and sensitive area of debt management we understand that integrity and professionalism are of the utmost importance. This is why we are proud to say that we are one of the founders and board members of the Debt Resolution Forum (DRF), the largest trade body operating in the UK advice sector today. The DRF represents debt advisers and solutions providers who voluntarily adhere to standards that go beyond the minimum regulatory requirements. The DRF sets the standards for others to follow, and is arguably the most respected body in the UK debt advice sector.

As a member of the DRF, Gemstone Financial Management recognizes that reliable advice is an essential element of any debt management. This is why we endorse the BTEC Advanced Certificate in Debt Resolution developed by the DRF, which has been accredited by Edexcel. All our staff must undertake this course before dealing with our customers, in order to ensure that they have a sound understanding of debt management solutions and can give only the best, most appropriate advice.

Regular audits are carried out by the DRF in addition to all the standard regulatory reviews, ensuring that the exceptional standards of the membership are maintained.

Call us today on 0800 112 4313 for financial advice you can trust.

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Gemstone Financial - About Author:
Gemstone Financial Management Specialists in a debt management,a debt management solutions, consolidation, help and bankruptcy advice in Solihull, Birmingham. Call now on 0800 112 4313

For more detail visit our website: a http://www.gemstonefinancial.co.uk/

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