YOUR MONEY

It pays to watch out for phony schemes to eliminate debt. Fraudsters promise to make debt disappear at a fraction of what you owe. These schemes don’t work and are often illegal. In the end, you are stuck paying a hefty fee and are still responsible for what you owe. Experts at the Office of the Comptroller of the Currency advise you to contact your lender first to work out debt or seek advice from a certified credit counselor. For more, visit w-w-w--dot--help-with-my-bank--dot--gov.