Florida Council on Compulsive Gambling (FCCG)

Debt Management/Credit Counseling/Financial Education

Non-emergency financial resources are designed to help gamblers and loved ones with gambling-related financial difficulties rebuild, renew and restore their finances in a sustainable way. They include debt assistance, credit counseling services and financial education; financial relief support groups; financial transaction self-exclusion programs that can block gambling facility ATM transactions, gambling purchases, access to cash for gambling, and online gambling transactions; and FCCG financial assistance tools and literature, such as the FCCG Financial Debt & Budgeting Toolkit and Book #4 of the FCCG A Chance for Change Recovery Workbooks.

This guide lists programs that can help with: **Debt Management/Credit Counseling/ Financial Education**.

Looking for more help? FCCG offers free Problem Gambling Resource Packs on other topics. Download them at gamblinghelp.org/problem-gambling-resource-packs

How to use this guide: Statewide programs are listed first. Local programs follow, grouped by county (A to Z). Some programs serve several counties and appear in full under each one. Click any heading in the contents, or any web address, to go straight to it.

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Statewide Programs

Programs available across Florida or nationally, plus programs whose listing does not name a specific county or city.

995-HOPE – Foreclosure/Eviction Prevention Counseling (HUD Approved)

Can help with: Debt & Credit

Phone	Call 888-995-4673.
Website	http://995hope.org/

Hope...Through Caring Housing Counseling Services

For those who may have fallen behind in housing payments or face foreclosure/eviction, 995Hope housing counselors help you explore ways to get you back on track. Whether you need a long-term plan or immediate help, the sooner you reach out to a trusted counselor, the better your options.

Homeowners & Renters

When you call the Homeowner's HOPE® Hotline at 888-995-HOPE (4673), our experts will work with you to develop a plan tailored to your unique situation. Falling behind on mortgage payments can happen for many reasons, from job losses and rising interest rates to overwhelming debt loads to name a few. Call for FREE expert advice and get back on track.

Homebuyers & Reverse Mortgages

Homeownership is changing and home buyers are more successful when they understand new rules and options. Getting the right information sets you up for a successful experience. Our experts help you understand how to navigate the home buying process and how to sustain it through the day you'll pay off your mortgage. It all starts with a conversation to get started.

Financial Wellness

Reducing financial stress can improve overall health and well-being. Our financial coaches and debt counselors are specially trained to work with you to be more confident with your finances, take charge of your spending plan and debt, and build savings to become resilient to financial shocks. Connect to learn more.

What Alternatives Do I Have?

Even though the thought of foreclosure is scary, stressful, and overwhelming, the best thing to do is be proactive and talk with a counselor and your mortgage servicer to learn your options.

What Can I Expect on a HOPE Hotline Call?

Your counselor will develop an accurate profile of your financial health. And may join you in a call with your mortgage servicer to help resolve your situation.

Why Should I Trust the HOPE Hotline?

The HOPE Hotline has been a trusted source of independent, HUD-approved housing counseling to more than nine million homeowners since 2007.

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Website: http://995hope.org/

American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Phone	Phone: 800-769-3571, ext. 1916 Email: bkinfo@consumercredit.com Phone: 800-769-3571, ext. 1923 Email: Recounseling@consumercredit.com Phone: 800-769-3571, ext. 1918 Email: housinggroup@consumercredit.com
Website	https://www.consumercredit.com/
Email	budgetcounseling@consumercredit.com, bkinfo@consumercredit.com

Founded in 1991, American Consumer Credit Counseling (ACCC) is a nonprofit (501) (c)(3) organization, offering confidential consumer credit counseling services, debt consolidation, debt management, budget counseling, bankruptcy counseling, housing counseling, and financial education to consumers nationwide. ACCC is a leader in the credit counseling industry and has national counseling experience.

ACCC is dedicated to helping people regain control of their finances and plan for a debt-free future. Our professionally trained and certified counselors assist individuals in all of their financial needs and provide a plan of action to address their financial situation.

ACCC is a member of the National Foundation for Credit Counseling (NFCC), is accredited by the Council on Accreditation (COA), and is accredited by the Better Business Bureau with an A+ rating.

Our Mission

ACCC strives to empower consumers to regain control over the quality of their lives through financial education, counseling, and debt management.

Our Vision

We envision a world where every individual has access to the knowledge and resources required to conquer financial challenges and fulfill their aspirations. We are committed to fostering a sustainable financial future that ensures the legacy of knowledge, freedom, and opportunity for generations to come.

Department Hours, Extensions, and Emails:

Counseling Center Hours: Monday – Thursday 9:00 AM – 10:30 PM ET Friday 9:00 AM – 8:00 PM Saturday 10:00 AM – 9:00 PM

Phone: 800-769-3571, ext. 1910 Email: budgetcounseling@consumercredit.com

Bankruptcy Department Hours: Monday-Friday 9:30 AM – 5:30 PM ET

Client Services Department Hours: Monday – Thursday 8:00 AM – 7:00 PM ET Friday 8:00 AM – 6:00 PM

Phone: 800-769-3571, ext. 1912 Email: clientservices@consumercredit.com

Recounseling Department Hours: Monday-Thursday 8:00 AM- 5:00 PM ET Friday 8:00 AM-4:00 PM

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Housing Counseling Hours: Monday – Thursday 9:00 AM – 5:00 PM ET Friday – 9:00 AM – 4:00 PM

Education Department:

Phone: 800-769-3571, ext. 1980

Phone (Toll-Free): 800-769-3571 Phone (Local): 617-559-5700

Fax: 617-244-1116 General Email: info@consumercredit.com

Website: https://www.consumercredit.com/

Address:

130 Rumford Ave., Suite 202 Auburndale, MA 02466-1317

Programs offered by American Consumer Credit Counseling (ACCC) (10):

Credit Counseling Services – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Website	https://www.consumercredit.com/blog/how-can-credit-counseling-help-me/

Consumer Credit Counseling: What Is It and How Does It Work?

Financial difficulties can be overwhelming, and navigating the world of credit and debt can often be confusing. When you find yourself struggling with debt, credit counseling can be a lifesaver. Therefore, having an in-depth understanding of consumer credit counseling, how it works, and the benefits you can expect from it can help you in your overall money management efforts.

What is Credit Counseling?

Credit counseling is a financial service offered by accredited professionals that helps individuals manage their debt, create a budget, and improve their overall financial situation. This service is designed for people who are struggling with debt or having trouble making monthly debt payments. Credit counselors provide debt advice and support to help clients understand their financial situation, create an effective plan to manage their debts, and work toward a healthier financial future.

ACCC credit counseling and debt management programs help you simplify your debt repayment.

Credit counseling companies like American Consumer Credit Counseling (ACCC) are typically nonprofit groups that can offer advice and assistance to people who need help managing money. Using the expertise of a credit counselor offers a wide variety of services and access to financial knowledge and resources. Counselors can also help you organize your debts into a debt management plan to help pay down debts.

>>More: How Can Credit Counseling Help Me (https://www.consumercredit.com/blog/how-can-credit-counseling-help-me/)

Key Takeaways

- Credit counseling offers guidance on money, debts, budgeting, and more.

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- ACCC Credit counselors are experts in debt, credit, and financial management.
- They can help negotiate debt management plans with lenders for better terms.
- Credit counseling is distinct from debt settlement services.

How Does Consumer Credit Counseling Work?

Credit counseling services offer a well-rounded approach to finding effective solutions to your credit card debt problems.

1. Finding a Reputable Credit Counseling Agency

The first step in the credit counseling process is to find a reputable agency. It is crucial to choose an agency that is accredited by the National Foundation for Credit Counseling (NFCC) or the Financial Counseling Association of America (FCAA). These organizations ensure that their members adhere to strict standards and ethical guidelines. American Consumer Credit Counseling is a nonprofit credit counseling agency that helps consumers take control of their financial lives through credit counseling, debt consolidation, and financial education. Since 1991, we have been improving lives and providing solutions to people in need of financial help.

2. Initial Consultation

Once you have chosen a credit counseling agency, you will attend an initial consultation. During this meeting, a certified credit counselor at ACCC will review your financial situation, including your income, expenses, and debt. They will also assess your credit report to understand your credit history and financial behaviors.

3. Creating a Personalized Action Plan

After evaluating your financial situation, the credit counselor will work with you to develop a personalized action plan. This plan may include budgeting, debt management , and financial education. The counselor will also help you set realistic financial goals and provide guidance on how to achieve them.

4. Debt Management Plan (DMP)

In some cases, a credit counselor may recommend a Debt Management Plan (DMP). A DMP is an agreement between you and your creditors, facilitated by the credit counseling agency. It allows you to make a single monthly payment to the agency. The credit counseling agency then distributes the funds to your creditors. This can result in reduced interest rates, waived fees, and a structured repayment plan. ACCC experts are most often able to reduce your overall payment with their negotiations with the creditors to help you get out of debt under 5 years.

5. Ongoing Support and Financial Education

Credit counseling does not end with the creation of an action plan or DMP. Counselors provide ongoing support and guidance throughout your financial journey. They also offer educational resources and workshops to help you better understand personal finance and develop healthy financial habits.

What are the Benefits of Credit Counseling?

1. Improved Financial Literacy: Credit counseling provides you with the knowledge and tools necessary to make informed financial decisions, helping you build a solid foundation for a stable financial future.

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2. Reduced Stress: By working with a credit counselor, you can develop a clear and actionable plan to manage your debt, easing the stress and anxiety often associated with financial struggles.
3. Lower Interest Rates and Fees: A DMP can help you negotiate lower interest rates and waive fees on your outstanding debts, making it easier to pay off your balances.
4. Better Credit Score: As you work with a credit counselor and follow your action plan, you will likely see improvements in your credit score over time.
5. Prevent Bankruptcy: Credit counseling can provide an alternative to bankruptcy, allowing you to regain control of your finances without the long-lasting effects of a bankruptcy filing.

Consumer Credit Counseling with ACCC – What Will You Get?

Help assessing your current financial situation.

When you contact an ACCC credit counselor, they will start by helping you evaluate your personal financial situation. They will help you review your income, assets, and expenses. Besides the review, our credit counselors will help you put together a budget. Next, they will explain what steps you can take to deal with your unsecured debt. ACCC provides the counseling session including a budget and action plan at no charge.

Personalized options based on your goals.

After the initial credit counseling session, you will be presented with personalized options based on your financial goals. These options may include services such as a debt management program, social service referrals or bankruptcy counseling,

Development of financial literacy skills.

ACCC has a range of free educational materials and resources to help you develop financial literacy skills. In fact, many educational materials are available to you for free! ACCC also introduced their brand new money management app, CreditU that can help you have a collective view of your financial situation in one place more conveniently.

At the end of the counseling session, you will feel good knowing that there are options available and that you are not alone. Additionally, you can rest assured that ACCC has an A+ rating with the Better Business Bureau. We also have attained a Certificate of Authority in all 50 states.

Website: https://www.consumercredit.com/debt-programs/credit-counseling/

Debt Management Programs – American Consumer Credit Counseling (ACCC)

Can help with: **Debt & Credit**

Website	https://www.consumercredit.com/debt-help/

What is a Debt Management Program?

American consumer credit counseling's debt management services offer you a comprehensive plan to get your finances on track and address your consumer credit issues.

Debt Management strategy – If you’re struggling to pick a debt management strategy, contact ACCC for further guidance.

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To tackle credit card debts, individuals may find solace in a debt management program offered by a nonprofit credit counseling agency such as American Consumer Credit Counseling. So what is a debt management program? A debt management Program consolidates multiple credit card payments into a single monthly payment. It effectively reduces interest rates and sets up a structured repayment timeline, potentially between 3-5 year.

For those struggling to meet their monthly credit card payments, a debt management plan can provide a lot of help. By consolidating various payments and potentially cutting down interest rates by half, this strategy paves the way for a more manageable debt relief process.

What is a a debt management plan's impact on finances? It has a smaller effect on credit scores compared to debt settlement or bankruptcy. Eventually a debt management program can lead to better long-term credit as the process ensures that your original debt is fully paid off.

Set up Your Debt Management Program (https://www.consumercredit.com/debt-help/)

Watch the video below to find out more information about what is a debt management program is and how it can help you regain control of your personal finances.

https://www.youtube.com/watch?v=6ObNMnHo2bc&embeds_referring_euri=https%3A%2F%2Fwww.consumercredit.com%2F

What is the Debt Management Program Process?

At its core, a debt management plan (DMP) is a systematic approach to debt resolution that consolidates multiple credit card debt payments into a single monthly payment. By working closely with a consumer credit counseling agency, individuals can create tailored plans that cater to their unique financial circumstances.

The Role of Nonprofit Credit Counseling Agencies

Nonprofit credit counseling agencies play an important role in the debt management process. It is important that you look for an agency that's nonprofit and accredited by the National Foundation for Credit Counseling. (NFCC).

After you sign up for debt management services with a non profit credit counseling agency, you can expect a thorough assessment of your financial situation, along with recommendations for an appropriate course of action. If a debt management plan is your best option, the agency will negotiate with creditors on your behalf. This process will potentially secure lower interest rates and waived fees. However, don't feel pressured to sign up the same day any program is offered. Take time to think about it and figure out if this is the right debt solution for your problem.

What Debts are Covered Under a Debt Management Program?

Debt management programs typically cover unsecured debts, such as credit cards and personal loans. Secured debts such as those for houses and cars or student loans are not covered in this process.

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The Responsibility of the Credit Counseling Agency:

1. The certified counselors will inform your creditors about the debt management plan and become the payer on your accounts.
2. Negotiate with creditors for lower interest rates, reduced monthly payments, or stopping late fees.
3. Each month you will make an electronic payment to ACCC, which will be used to pay your creditors.
4. Fees: Expect an enrollment fee and a monthly fee for each credit account in the plan. Despite these fees, your overall monthly payment should be lower.

What Would ACCC Cost You?

We charge a one-time $39* enrollment fee and $7.00* maintenance fee per account and there are never any hidden fees.

In addition to this, fees may be waived or discounted depending on your state's regulations, for financial hardship or if are you are an active service member in the United States military.

ACCC also provides educational programs at no cost to you as well as ongoing counseling and education. If you choose to work with ACCC, you can be assured we will work with you every step of the way and provide you with a workable and affordable plan.

Set up Your Debt Management Program (https://www.consumercredit.com/debt-help/)

The Way Forward

Credit card debt remains to be a issue at large. Therefore, getting credit card debt help through a debt management plan can offer a structured, manageable approach to regaining financial stability. With the guidance of a reputable nonprofit credit counseling agency such as American Consumer Credit Counseling, you can navigate debt and emerge on the other side with a newfound sense of financial control and freedom.

*the fees are subjected to change at any time. For more information please contact our certified credit counselors at ACCC.

Website: https://www.consumercredit.com/debt-programs/debt-management-program/

Bankruptcy Counseling – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Website	https://www.consumercredit.com/debt-programs/bankruptcy-counseling/

What Is Bankruptcy Counseling? What to Expect

Credit Counseling for Bankruptcy is a crucial step in the process of filing for bankruptcy. It helps you understand the financial situation, explore alternative options, and make informed decisions. If you are in this situation, it is important to understand what bankruptcy counseling is, its purpose, and what you can expect during the process.

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What is Bankruptcy Counseling?

Bankruptcy counseling is a mandatory session required by the U.S. government for individuals considering filing for bankruptcy.

The main objective of this counseling is to educate individuals about the bankruptcy process, evaluate their financial situation, and identify possible alternatives to bankruptcy.

The counseling session is conducted by a certified credit counselor from an approved agency such as American Consumer Credit Counseling (ACCC). The counselor will help you assess your financial situation, discuss your options, and provide valuable advice to manage your finances better in the future.

Purpose of Bankruptcy Counseling

Bankruptcy counseling serves several purposes:

1. **Evaluate your financial situation:** Your counselor will help you review your income, expenses, assets, and debts to determine your financial condition.
2. **Explore alternatives to bankruptcy:** Bankruptcy should be the last resort for dealing with financial problems. Your counselor will discuss other options that may be available to you, such as debt management plans or debt settlement.
3. **Educate about the bankruptcy process:** The counseling session will provide you with a thorough understanding of the bankruptcy process, its consequences, and your responsibilities during and after the process.
4. **Develop a personalized budget plan:** Your counselor will help you create a feasible budget plan to manage your finances better and avoid future financial difficulties.

Credit Counseling for bankruptcy is a legal requirement and American Consumer Credit Counseling is an approved agency to help you though that process.

What to Expect During Bankruptcy Counseling

- **Duration:** A typical bankruptcy counseling session lasts between 60 to 90 minutes. The session can be conducted in person, over the phone, or through an online platform.
- **Documentation:** Be prepared to provide your financial documents, such as pay stubs, tax returns, bank statements, credit card bills, and a list of monthly expenses.
- **Financial analysis:** Your counselor will review your financial documents and discuss your current financial situation, including your income, expenses, assets, and debts.
- **Discussion of alternatives:** The counselor will present alternative options to bankruptcy and discuss the pros and cons of each.
- **Education on bankruptcy:** The counselor will explain the bankruptcy process, types of bankruptcy, and the consequences of filing for bankruptcy.
- **Budget planning:** The counselor will help you develop a personalized budget plan to manage your finances more effectively in the future.
- **Completion certificate:** After completing the counseling session, you will receive a certificate of completion. This certificate is required when you file for bankruptcy.

Bankruptcy counseling is an essential step in the bankruptcy process that helps individuals make informed decisions about their financial future. By understanding what

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bankruptcy counseling entails and what to expect, you can be better prepared for your counseling session and take control of your financial situation. Remember that seeking professional help is always beneficial when dealing with financial difficulties.

Key Takeaways

- Bankruptcy counseling is mandatory and educates individuals about the process and alternatives.
- Certified credit counselors guide the session and provide valuable financial advice.
- The counseling aims to evaluate finances, explore options, and create a budget plan.
- Expect a 60-90 minute session covering financial review, alternatives, and process explanation.
- A completion certificate is required for filing bankruptcy**.**

Bankruptcy Counseling with ACCC

Watch the Video: https://www.youtube.com/watch?v=LIUAXhjAYuo&embeds_referring_euri=https%3A%2F%2Fwww.consumercredit.com%2F

ACCC is approved by the Department of Justice to provide the mandated pre-filing bankruptcy counseling session that will analyze your current financial condition to enable you and your legal counsel to make well-informed decisions. ACCC is also approved by the Department of Justice to provide the post-bankruptcy debtor education course that is necessary to have your bankruptcy discharged.

5 Reasons to Use American Consumer Credit Counseling

1. Approved* by Executive Office for U.S. Trustees (EOUST) to provide the required counseling
2. Easy to follow on-demand financial counseling at your convenience
3. Quick Certificate Turnaround
4. We call your attorney to make sure they receive your certificate – so you don’t have to worry!
5. Trained and trusted counselors that provide superior service

*Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency’s services.

Website: https://www.consumercredit.com/debt-programs/bankruptcy-counseling/

Foreclosure Resources – American Consumer Credit Counseling (ACCC)

Can help with: **Debt & Credit**

Website	https://www.consumercredit.com/debt-programs/housing-services/foreclosure-prevention/

Prevent Foreclosure

Our foreclosure specialists may be able to help you prevent foreclosure by providing you with options. We will educate you about the foreclosure process, and options available to stop foreclosure. There are times when a financial hardship, an unexpected life occurrence, or even the wrong kind of loan makes it difficult for you to make your

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monthly mortgage payment on time. You may find yourself in default of your loan if monthly payments are delinquent more than a couple of months, resulting in the lender filing for foreclosure in order to auction off the house for repayment of the debt. If you have fallen behind on your mortgage or rent payments, or you anticipate not being able to make consistent mortgage payments, we can help. Our certified housing counselors will address your present financial situation and provide you with expert suggestions and will review various options with you.

ACCC's Housing Counselors Will Educate You On:

- Consequences of foreclosure
- Possible repayment plans
- Forbearance agreement
- Loan modifications
- Refinancing options
- Possible sale of your home
- Pre-foreclosure sales
- Deed in lieu of foreclosure

Regardless of your particular situation, what is important is to act as soon as you fall behind. ACCC's housing counselors will provide you with a complete budget analysis in order to help assess your situation, and present you with various options to address your particular situation. Our foreclosure prevention services are designed to assist you in understanding the complex foreclosure process and identify a possible course of action.

Website: https://www.consumercredit.com/debt-programs/housing-services/foreclosure-prevention/

Debt Settlement – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Website	https://www.consumercredit.com/does-debt-settlement-affect-your-credit/

Debt Settlement

You might save money and pay off debt faster, but there are some limitations to debt settlement.

What is Debt Settlement?

Debt settlement is a negotiation process where a debtor and a creditor agree on a reduced balance that will be considered a payment in full. Essentially, it's a way to reduce your overall debt amount. You or a debt settlement company negotiate with your creditors to accept a lump sum that's less than the total amount you owe. If successful, it can lead to debt relief without having to declare bankruptcy. However, it's important to note that it can negatively impact your credit score and may not always be the best or only solution for managing debt. Unlike debt management plans, debt settlement programs are typically offered by for-profit organizations.

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How Does the Debt Settlement Process Work?

In debt settlement, the person in debt stops paying the people they owe money to. Instead, they put their money into a special savings account that the debt settlement company sets up for them. While this is happening, the debt settlement company talks to the people they owe money to, trying to get them to agree to accept a one-time payment. This payment is less than the total amount of money they owe.

These negotiations can be drawn up over several months, even years, with no guarantee of success. If successful, however, the savings can be significant. It's not uncommon for creditors to accept a settlement of 50% or less of the original debt, especially if the alternative is the debtor declaring bankruptcy and the creditor receiving nothing.

In the process of settling your debt, the company helping you will ask you to stop giving money to those you owe and instead, start putting money into a savings account. This means regularly saving money in an account that the company can use to pay off your debt or gather the fees you owe them. You might fall behind on payments and your credit score could drop significantly.

If a settlement is agreed on, you'll need to agree to new terms, a one-time smaller payment, lower monthly payments, or letting go of the debt altogether. For the settlement process to continue, you have to agree to these terms. However, remember, you don't have to say yes to any conditions that you're not comfortable with. Depending on the way the debt was settled, you might have to keep giving money to the company dealing with your debt until you've paid off all your debt.

Fees Charged by Debt Settlement Companies

Debt settlement companies offer a valuable service, but they do not work for free. These companies usually charge a fee based on a percentage of the enrolled debt or the amount of debt reduced.

Debt Settlement can be an option in the debt management process. However, this can be expensive and must be carefully thought through.

Disadvantage of Debt Settlement – The risk of debt settlement might not always outweigh the benefits. Therefore, choose wisely

In some cases, these fees can be substantial, reducing the overall savings gained from the debt settlement. Additionally, if the debt settlement company is unsuccessful in their negotiations, the debtor may still be liable for these fees.

Before working with a debt settlement company, it's crucial to understand their fee structure and consider it as part of the overall cost of the debt settlement process.

Read More>> Does debt settlement affect your credit? (https://www.consumercredit.com/does-debt-settlement-affect-your-credit/)

How Does Debt Settlement Impact My Finances?

Impact on Credit Score

While the potential for reduced debt is attractive, debt settlement is not without its drawbacks. One of the most significant is the effect on your credit score.

Because the debt settlement process involves halting payments to creditors, your credit report will show these missed payments. This activity can result in significant harm to

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your credit score. Even after the debt is settled, the settlement will stay on your credit report for seven years, marking a negative note on your credit history.

This negative impact on your credit score can limit your access to credit in the future, or make any new credit more expensive due to higher interest rates from perceived lending risk.

Tax Implications of Debt Settlement

The potential tax implications of debt settlement are often overlooked but is very important. The Internal Revenue Service (IRS) usually considers forgiven debt as income. As a result, you might need to report the forgiven amount as income when filing taxes, leading to additional financial responsibility that you may not have considered.

However, exceptions to this rule exist. For instance, if you are insolvent, that is, the debts are more significant than the assets at the time of the settlement, you may not have to pay taxes on the forgiven amount. As these tax laws can be intricate and subject to change, it's advisable to consult a tax professional before proceeding with debt settlement.

Pros and Cons of Debt Settlement.

On the positive side, debt settlement may help you get out of debt more quickly and for less than the total amount you currently owe. When you work with a settlement company, their representatives will handle communications with your creditors, relieving you of the responsibility of some difficult conversations. Some other benefits to debt relief through debt settlement are:

1. **Reduced Debt Amount:** The most significant advantage of debt settlement is the potential for reducing the total amount of debt. If successful, creditors accept a lump-sum payment that's less than the full amount owed, effectively forgiving the remainder.
2. **Avoid Bankruptcy:** Debt settlement can serve as an alternative to bankruptcy, which has a more severe impact on your credit score and public record.
3. **Single Payment:** Instead of juggling multiple payments to different creditors each month, you'd make a single payment into a dedicated account managed by the debt settlement company.

On the negative side, **debt settlement is not guaranteed to work.** Your creditors are under no obligation to settle your debt for less than what you owe. And because debt settlement involves not paying your bills for a number of months, you may end up with additional penalties and interest, legal bills, and calls from collection agencies. Debt settlement can be expensive, too. You may pay as much as 25% of the money you save to the settlement company, and you'll likely have to pay taxes on those savings as well.

4. **Credit Score Impact:** Debt settlement can have a negative effect on your credit score. Ceasing payments during the negotiation process results in delinquencies reported to the credit bureaus.
5. **Potential Tax Consequences:** The IRS may consider forgiven debt as taxable income. Depending on your individual circumstances, this could lead to a higher tax bill.

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6. **Fees:** Debt settlement companies charge for their services, typically a percentage of the debt enrolled or of the debt reduced. These fees can sometimes be significant.
7. **No Guarantee of Success:** Creditors are not required to agree to negotiate a debt settlement. You could potentially damage your credit score only for negotiations to fail.
8. **Accumulation of Late Fees and Interest:** While you're setting aside funds for the settlement, your debts continue to accrue interest and late fees, increasing the total amount owed.
9. **Collection Calls and Lawsuits:** Since you stop making payments to your creditors during this process, you may face increased collection calls or even legal action from them.

Before choosing debt settlement, it's vital to consider these pros and cons, possibly consult with a financial advisor, and explore other debt relief options like credit counseling, debt consolidation, or even bankruptcy in more severe cases.

Debt Settlement can hurt your credit. Therefore look into options such as credit counseling and debt management programs as alternatives.

Is Debt Settlement a Good Idea?

What are Some Alternatives to Debt Settlement?

Given the drawbacks, it's crucial to consider alternative options before deciding on debt settlement. These alternatives could include credit counseling, debt consolidation, and bankruptcy.

Credit counseling agencies such as American Consumer Credit Counseling can provide valuable advice and may be able to work with your creditors to lower your interest rates or payments. Debt consolidation can simplify payments and potentially lower your interest rate. Bankruptcy, while having severe implications for your credit, can provide a clean slate and is sometimes the best option for individuals with overwhelming debt.

It's also possible to negotiate with creditors directly. Some creditors may be willing to work out a payment plan or even settle your debt directly if they believe the alternative is you defaulting on your debt.

Considering Debt Settlement? Talk to ACCC.

Before you enter a debt settlement arrangement, it's helpful to get debt settlement advice by talking to financial professionals who can help you decide if this is the right course for you. At American Consumer Credit Counseling (ACCC), we offer free credit counseling sessions where you can work with professionally certified counselors to take stock of your finances, consider all your options, and choose the most advantageous path out of debt. Our counselors can help you understand the ins and outs of credit settlement and the debt settlement credit score impact, and determine whether debt settlement seems like the best choice for your financial situation.

An Alternative to Debt Settlement: Debt Management.

As a nonprofit organization, ACCC is dedicated to helping consumers get out of debt fast and live debt-free in the future. That's why, for many clients who come to us for free credit counseling, we recommend a debt management program over debt settlement.

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With a low-cost debt management plan, we'll help you create a budget you can live with while you pay down your debt as quickly as possible. Rather than paying multiple creditors each month, you'll make one payment to ACCC, and we'll pay all your bills on your behalf. This simplifies your finances, makes it easier to stay current with creditors, and gives us the opportunity to seek reductions in interest rates, fees, and payments that can help you pay your debt off more quickly. We'll also guide you to educational materials and resources that can help you learn more about managing money and developing financial habits that will help you learn to live without debt.

Website: **https://www.consumercredit.com/debt-settlement/**

Debt Consolidation – American Consumer Credit Counseling (ACCC)

Can help with: **Debt & Credit**

Website	https://www.consumercredit.com/debt-consolidation-options/

Debt Consolidation Options

Know Your Debt Consolidation Options Before You Make a Decision About Consolidating

If you're looking to consolidate credit card debt, collection accounts, and other types of unsecured personal debt, you have a variety of debt consolidation options. Many consolidation options involve either a debt "settlement" or taking out a loan. Consumers have good reason to steer clear of these debt consolidation options.

Settlements and Loans: Debt Consolidation Options Fraught with Risk

If you're overwhelmed by personal debts, a debt settlement solution may seem appealing. Providers of this type of service tell you that you can pay off just a portion of your debt rather than all of it. But as always, there's no free lunch. Debt consolidation options based on settlements have many problems and risks including:

- To reach a debt settlement, you need to make a large lump sum payment. If you're having financial problems, you may not have the funds for such a payment.
- Debt settlement can be very damaging to your credit rating.
- Your creditors are not obliged to participate in the settlement, and some may refuse to.
- Providers of this type of service often charge steep fees.

There are also significant problems and risks associated with loans for debt consolidation. For example, if you're in a position where you're seeking to consolidate multiple debts, you may have a sub-par credit rating, which means you'll pay a high interest rate for your consolidation loan. Also, if you borrow money to pay off your existing credit cards, those accounts can remain open and you'll have the very real temptation to start using those paid-off cards again – so you may end up with credit card debt on top of the consolidation loan debt. Worse, if you use home equity to secure a consolidation loan, failure to keep up with the loan payments could eventually put your home in jeopardy.

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What are the Best Debt Consolidation Options?

Fortunately, settlement and loans are not your only debt consolidation options. American Consumer Credit Counseling, a non-profit organization devoted to helping individuals and families in financial difficulty, offers a proven debt consolidation program that enables you to meet your obligations to creditors without borrowing money. How does debt consolidation work with ACCC? It's simple and effective:

- ACCC negotiates with your creditors not to reduce your principle owed, but rather to reduce interest rates and any outstanding late fees or over-limit fees. In many cases this can have the effect of reducing your total monthly obligation and the time it takes to pay off your debts.
- You make one consolidated payment to ACCC each month, and we then pay each of your creditors.
- We provide you credit counseling and educational resources to help you strengthen your credit management skills and stay on track toward a future free of excessive debt.

Our simple, effective debt consolidation options have been helping American families turn around their financial lives since the ACCC was created in 1991. Our commitment to consumers is demonstrated by our A+ grade from the Better Business Bureau and by the outstanding credit counseling reviews and debt consolidation reviews we've received from satisfied clients.

Website: https://www.consumercredit.com/debt-consolidation-options/

Consumer Financial Education Resources & Tools – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Website	https://www.consumercredit.com/debt-resources-tools/consumer-resources/

ACCC provides a range of consumer financial education resources. Our Financial Resources are available to help guide you in all aspects of personal money management and help improve financial literacy.

We have developed a number of financial tools, calculators and articles on a wide variety of topics that you should find helpful in your efforts to improve your personal financial situation. By learning more about debt management and credit counseling, you may be able to avoid future decisions that would lead to financial hardship.

Watch the Video: https://www.youtube.com/watch?v=hgmuEXvP9UQ&embeds_referring_euri=https%3A%2F%2Fwww.consumercredit.com%2F

When it comes to money matters, knowledge is power. Financial literacy – understanding how personal finances work – is the first step toward taking control of your financial situation. And accessing all the resources available to you is the key to improving your financial future.

Our free financial education resources are designed to improve your financial literacy and to help guide you in all aspects of personal money management.

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In these pages, you'll find financial tools, calculators, and articles on a wide variety of topics. These resources can help increase your knowledge of personal finance, build new money management skills, and improve your financial situation. By learning more about financial planning, budgeting, and managing money, you may be able to build a healthier financial future – and avoid decisions that could lead to new debt and economic hardship.

All information contained within our financial education pages is free – there is no charge to you. The links to other services are offered for your reference and education only – we do not endorse or validate the content on websites that are not part of ACCC.

Managing Money – and Life – When You're 55+

Navigate the senior years with articles and resources on staying independent and managing eldercare. These resources designed both for seniors and their families and loved ones address everything from living on a limited income to managing health issues and taking advantage of local resources.

Learn more about resources for 55+ (https://www.consumercredit.com/debt-resources-tools/retirement/)

The Talking Cents Blog

Get expert advice on a wide range of timely financial topics – from debt management and debt consolidation to retirement, saving for college, planning for retirement, and more.

View the Talking Cents blog (https://www.consumercredit.com/blog/)

Budgeting: Your First Step to Eliminating Debt

Creating a budget is the foundation of smart money management. Our worksheets, tips, checklists, and guides can help you develop a reasonable budget and make better decisions for your financial future.

Learn more about budgeting (https://www.consumercredit.com/debt-resources-tools/budgeting/)

College Planning

Access a wealth of college planning resources – from articles on different types of grants and scholarships to student debt calculators and guides on applying for student loans.

Learn more about paying for college (https://www.consumercredit.com/debt-resources-tools/college-planning/)

Access Helpful Consumer Resources

Discover all the resources available to you as a consumer, including assistance from nonprofit organizations and government agencies. From housing and job search assistance to financial support, prevention hotlines, and banking assistance, the links in this section cover a wide range of topics and needs.

Find consumer resources (https://www.consumercredit.com/debt-resources-tools/consumer-resources/)

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How to Build and Manage Your Credit

Credit offers excellent advantages – and serious pitfalls. Knowing how to use credit wisely is the key to your financial health. Learn all about the best way to build and maintain good credit, and how to use credit to your advantage.

Learn everything you need to know about credit (https://www.consumercredit.com/debt-resources-tools/credit/)

Make Smarter Money Decisions With Our Financial Calculators

Financial calculators help give you a clear sense of your financial picture and make more informed decisions. We offer calculators for everything from mortgages and car loans to debt consolidation, student loan repayment, planning for retirement, and more.

Explore our financial calculators (https://www.consumercredit.com/debt-resources-tools/financial-calculators/)

Prevent and Recover From Identity Theft

When your identity is stolen, the effects on your credit and finances can be devastating. Learn how to protect yourself against identity theft – and what to do if you think your identity has been stolen.

Access identity theft resources (https://www.consumercredit.com/debt-resources-tools/identity-theft/)

Easy-to-Understand Infographics on Every Financial Topic

Our infographics use images, charts, and text to create an easy-to-understand overview of a financial topic – like deciding whether to own or lease a car or signs you may be overspending.

View our infographics (https://www.consumercredit.com/debt-resources-tools/infographics/)

Find Resources for Military Personnel and Veterans

Military personnel and veterans often face unique financial situations – and may have access to specialized financial resources. Learn more about the challenges of managing money during and after a military deployment, and the types of assistance that are available to military families.

Discover resources for military personnel and veterans (https://www.consumercredit.com/debt-resources-tools/military-veterans/)

Manage Your Student Loans More Easily

Learn about the most effective ways to manage your student debt. Subjects include options for loan cancellation, more affordable payment plans, and postponing payments through deferment or forbearance programs.

Discover options for managing student debt (https://www.consumercredit.com/debt-resources-tools/student-loans/)

Videos on Every Financial Topic

Our financial education videos are designed to introduce you to all the strategies and options for paying off your debt. From budgeting techniques and credit counseling to

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understanding debt management, these videos provide an easy-to-understand overview of personal money management.

View our videos (https://www.consumercredit.com/debt-resources-tools/videos/)

Teaching Kids About Money

It's never too soon to learn about the importance of managing money. Our resources help parents teach kids about money and provide age-appropriate education with fun activities and games for children of all ages, from kindergarten through college.

Discover financial education resources for kids and students (https://www.consumercredit.com/debt-resources-tools/youth-money/)

Medical Debt

Medical debt can be overwhelming – a single trip to the hospital can cost thousands of dollars. Learn how credit counseling can help you create a plan to reduce your medical debt.

Explore Medical Debt Resources (https://www.consumercredit.com/debt-resources-tools/medical-debt/)

Small Business

It can be easy to rack up debt when running a small business. Learn about resources available to small business owners, and how credit counseling can help you create a plan to work your way out of debt.

Explore Small Business Resources (https://www.consumercredit.com/debt-resources-tools/small-business/)

Tax Debt

Many individuals find themselves overwhelmed by tax debt. Get answers to all your questions about what to do when you can't pay your taxes, and learn about options for dealing with your tax debt.

Explore Tax Debt Resources (https://www.consumercredit.com/debt-resources-tools/tax-debt/)

Unemployment

Being unemployed is one of life's most difficult challenges. Learn about free resources for job hunting and for securing unemployment benefits, as well as credit counseling services to help manage your debt while unemployed.

Explore Unemployment Resources (https://www.consumercredit.com/debt-resources-tools/unemployment/)

All information contained within the Financial Fitness Center is provided at no charge to the consumer. ACCC provides links to other services but does not endorse non-ACCC websites or validate their content.

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Website: https://www.consumercredit.com/debt-resources-tools/

Consumer Financial Education Resources & Tools for Older Adults – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Website	https://www.consumercredit.com/debt-resources-tools/retirement/

Retirement

So you've hit your golden years. But with this time also comes many important financial decisions to make. Income will be more limited than when you were working and many of your costs may increase, such as medical expenses and the cost of care. It's important that you are knowledgeable about your financial situation so you are prepared to lead a financially healthy life. Here is a checklist to assist in your preparations:

Resources

The Association of Mature American Citizens (AMAC)

The Association of Mature American Citizens (AMAC) is here to protect your interests, and to offer an alternative perspective on how to best solve the problems seniors face today: http://amac.us/

American Association of Retired Persons (AARP)

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment security and retirement planning: http://www.aarp.org/

State Attorney General Contact List

If you think you may have been the victim of identity theft or other crimes, contact your state attorney general: http://consumerfraudreporting.org/stateattorneygenerallist.php

AnnualCreditReport.com

AnnualCreditReport.com provides consumers with the secure means to request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies in accordance with the Fair and Accurate Credit Transactions Act (FACT Act): https://www.annualcreditreport.com/index.action

Federal Trade Commission

The mission of the FTC is to prevent business practices that are anticompetitive or deceptive or unfair to consumers; to enhance informed consumer choice and public understanding of the competitive process; and to accomplish this without unduly burdening legitimate business activity: https://www.ftc.gov/

National Criminal Justice Reference Service: Elder Abuse – Fraud and Financial Abuse

Established in 1972, the National Criminal Justice Reference Service (NCJRS) is a federally funded resource offering justice and drug-related information to support

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research, policy, and program development worldwide: https://www.ojp.gov/feature/elder-abuse/overview

AgingCare.com

AgingCare.com is the go-to destination for family caregivers, providing trusted information, practical answers to real-life questions, and ongoing support through every challenge. Our mission is to help families prepare for and navigate the care of an elderly loved one: http://www.agingcare.com/

Simply Seniors

SimplySeniors.com wants to create an Internet experience for seniors and anyone else who wants to explore what life is like after age 50: https://simplyseniors.com/medicare-advantage/

Reverse Mortgage Counseling

A reverse mortgage can assist in providing a tax-free cash flow to eligible homeowners, 62 years of age or older. It is a unique type of loan used by older Americans enabling them to convert the equity in their homes into cash: https://www.consumercredit.com/debt-programs/housing-services/reverse-mortgage-counseling/

How to Prepare for Retirement

Learn more about the legal, medical and financial steps you'll want to take to prepare for a comfortable and worry-free retirement: https://www.consumercredit.com/debt-resources-tools/retirement/how-to-prepare-for-retirement/

Navigating Elder Care

Learn about the many resources for seniors and their families that can help to manage elder care more easily: https://www.consumercredit.com/debt-resources-tools/retirement/navigating-elder-care/

Staying Independent

Learn about resources that can help seniors remain independent as long as possible: https://www.consumercredit.com/debt-resources-tools/retirement/staying-independent/

Website: https://www.consumercredit.com/debt-resources-tools/retirement/

Consumer Financial Education Resources & Tools for Military Members & Veterans – American Consumer Credit Counseling (ACCC)

Can help with: Debt & Credit

Website	https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/pre-deployment-budgeting-2/

Military & Veterans

Veterans and military personnel face unique financial challenges. Military deployment brings a variety of money management difficulties, and many military families find it hard to meet all of their financial obligations during deployment. As a result, military personnel and veterans are more likely than civilians to carry debt. These money management challenges often make it hard to pay household expenses and lead to

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significant credit card usage and debt. And the high rate of unemployment for veterans means these financial problems may continue long after deployment is over.

As experts in money management, budgeting, and financial education, the credit counselors at ACCC are well-equipped to assist military personnel and veterans with their unique financial challenges. Our Veterans and Military Personnel Financial Education Center helps military personnel evaluate their current financial situations and create targeted plans to solve their financial problems.

Budgeting for Deployment

Military deployment can be a stressful time for service members and their families. In addition to the difficulties of deployment away from home and separation from family, military personnel must also manage a variety of financial challenges.

Budgeting and planning are critical to staying on top of finances during this time. The resources below can help military families manage more money effectively before, during, and after deployment.

Articles

- **Pre-Deployment Budgeting**

Preparing for a military deployment is a stressful task for any family. Learn more about the steps you can take to be prepared financially for your deployment. And learn more about the protections available for service members related to rental agreements, security deposits, installment contracts, mortgages, and other financial transactions: https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/pre-deployment-budgeting-2/

- **Budgeting During Deployment**

Maintaining your financial obligations during deployment can be a challenge. Still, the right budget and savings plan can help you stay on track with all your payments: https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/budgeting-during-deployment-2/

- **Post-Deployment Budgeting**

As you transition back to civilian life, there are concrete steps you can take to take control of your finances and reassess your budget: https://www.consumercredit.com/debt-resources-tools/military-veterans/budgeting-for-deployment/post-deployment-budgeting-2/

Resources for Military Personnel

Access a variety of resources for military personnel and veterans – from health, housing, and transportation assistance to financial management and employment assistance:

- **Resources For Veterans**

Joint Services Support

The Joint Services Support (JSS) System is home to seven service programs of the National Guard, providing a gateway for service members and families to a national community of support: https://www.jointservicessupport.org/Default.aspx

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National Guard Yellow Ribbon Reintegration Program

The Yellow Ribbon Reintegration Program (YRRP) is a DoD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through YRRP events, Service members and loved ones connect with local resources before, during, and after deployments: http://www.yellowribbon.mil/index.html

MassVetsAdvisor.org

MassVetsAdvisor.org strives to serve the nearly half-million Veterans living in Massachusetts, and their Families, as a bridge to the many benefits that they have earned in defense of our nation. It is an easy to use website that helps Veterans and their loved ones find the services and programs that they deserve. By combining state and federal benefits information into one tailored online search, Veterans and their Families now have access to one stop shopping for all of their needs. Access to financial, education, and housing benefits that once took hours to research, resulting in dozens of phone calls, meetings, and frustration, are now just one click away on MassVetsAdvisor.org: http://www.massvetsadvisor.org/

National Guard Transition Assistance Program

The last thing any National Guard member should face after serving their country is miles of red tape and paperwork. That's why Transition Assistance Transition Assistance Advisors (TAAs) are here for you – to make accessing the benefits and entitlements you've earned a lot easier. Here, you'll find valuable information about programs and services addressing a variety of issues, from financial matters, to funeral honors, to emotional support. You'll also learn about your local TAA and all the ways they connect you to the help you need, when you need it: http://www.jointservicessupport.org/WS/Default.aspx

Department of Veterans Affairs services

VA provides a wide range of benefits including: Disability, Education and Training, Vocational Rehabilitation and Employment, Home Loan Guaranty, Dependant and Survivor Benefits, Medical Treatment, Life Insurance and Burial Benefits: http://www.va.gov/landing2_vetsrv.htm

National Resource Directory

This website connects wounded warriors, service members, veterans, their families, and caregivers to programs and services that support them. You can find information on: benefits and compensation, education and training, employment, family and caregiver support, health, homeless assistance, housing, transportation and travel, volunteer opportunities, and other services and resources: https://www.nrd.gov/

U.S. VETS: United States Veterans Initiative

U.S. VETS is the nation's largest nonprofit provider of comprehensive services to homeless and at-risk veterans. They provide services such as case management, employment assistance, job placement, counseling, as well as drug and alcohol free housing: https://usvets.org/

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Disabled American Veterans

Disabled American Veterans was established to help veterans who have suffered from disabling injuries and debilitating illnesses get the assistance they need. Each year they assist with more than 300,00 claims to obtain needed benefits from 100 offices throughout the U.S. and Puerto Rico: http://www.dav.org/

- **Resources For Military Personnel**

National Guard Yellow Ribbon Reintegration Program

The Yellow Ribbon Reintegration Program (YRRP) is a DoD-wide effort to promote the well-being of National Guard and Reserve members, their families and communities, by connecting them with resources throughout the deployment cycle. Through YRRP events, Service members and loved ones connect with local resources before, during, and after deployments: https://www.yellowribbon.mil/

Employer Support

As a National Guard member, the time you spend away from the workplace on drills and deployments could cause employment challenges. Since the law protects your job, NGB Employer Support Program partners with Employer Support of the Guard and Reserve to improve the quality of life of service members and their families by promoting the security of their civilian jobs. They provide education, employment opportunities, ombudsman services, and outreach to help maintain employment relationships: https://www.esgr.mil/

National Guard Financial Management Awareness Program

Managing money can be demanding, especially for National Guard members and families coping with the challenges of military service and deployment. Fortunately, practical support, tools and resources are available to help you secure your future, achieve your financial goals and improve your quality of life. The Financial Management Awareness Program is the newest addition to the support programs of the National Guard Bureau, connecting you to valuable financial information, services, and support: http://www.jointservicessupport.org/FMAP/Default.aspx

- **Resources For Military Family Members**

National Guard Family Program

Serving in the National Guard can present new challenges to military Families. Whether it is financial, emotional, household, or health benefits support you need, the National Guard Family Program strives to empower you with the tools to maintain or become self-sufficient. The National Guard Family Program provides family services, family readiness services, and youth services: http://www.jointservicessupport.org/FP/Default.aspx

Blue Star Families

Disabled American Veterans was established to help veterans who have suffered from disabling injuries and debilitating illnesses get the assistance they need. Each year they assist with more than 300,00 claims to obtain needed benefits from 100 offices throughout the U.S. and Puerto Rico: https://bluestarfam.org/

- **Resources For Military Discounts**

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Military Discounts

Military members across all branches have made tremendous sacrifices for our nation and deserve recognition. Many companies offer military discounts as just a small thank you for all that active service members, veterans, and retirees have done for our country. (Sometimes discounts even extend to their families.)

You can find discounts on everything from clothing and accessories to car repairs to amusement parks to electronics and software.

Unfortunately, many military discounts are only available to current military members, with offers only extended to veterans on major military holidays such as Veterans Day, Memorial Day, and 4th of July.

Also, please note that to receive a discount, a valid ID is usually required such as a current Military ID Card or a retiree card. Also, many discounts are subject to change based on location.

Lastly, if you're not sure if a company offers a military discount, always ask. Even if a company does not typically offer a discount, they may extend it.

Use These Helpful Sites to Find Military Discounts:

- http://www.militarydiscountlist.com/
- http://www.military.com/discounts/
- https://veteran.com/military-discounts/

Website: https://www.consumercredit.com/debt-resources-tools/military-veterans/

Consumer Financial Education Resources & Tools: On-Demand Webinars – American Consumer Credit Counseling (ACCC)

Can help with: **Debt & Credit**

Website	https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/basics-of-banking/

ACCC offers several free, on-demand financial education webinars covering the following topics:

- **Basics of Banking: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/basics-of-banking/**
- **Understanding and Managing Credit: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/understanding-and-managing-credit/**
- **The Homebuying Process: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/the-homebuying-process/**
- **The Basics of Budgeting: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/the-basics-of-budgeting/**
- **Saving for Your Child's College: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/saving-for-your-childs-college/**

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- **Saving for Emergencies:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/saving-for-emergencies/
- **Retirement Planning:** https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/retirement-planning/

Website: https://www.consumercredit.com/debt-resources-tools/consumer-resources/webinars/

Consumer Debt Counselors, Inc.

Can help with: Debt & Credit

Website	https://consumerdebtcounselors.org/
Email	hello@consumerdebtcounselors.org

About Consumer Debt Counselors

Consumer Debt Counselors is a nonprofit financial services company that promotes the economic well-being of low to moderate-income Americans through innovative financial literacy programs and personal finance solutions that help our clients achieve their financial goals.

Our services include:

- Credit counseling
- Debt Management Plans (DMPs)
- Ethical debt settlement
- First-time homebuyer assistance
- Mortgage foreclosure prevention and mitigation
- Student loan counseling
- Bankruptcy counseling and debtor education courses
- Medicare enrollment coaching
- Financial coaching for patients and families dealing with chronic illness

We want to empower consumers to achieve their financial goals through a human-centered approach and innovative technology, advancing financial well-being with advocacy, education, and innovation.

Looking Back

Our nonprofit organization has a rich history. It was founded by George Janas, an insurance industry veteran, in 1998. George noticed that many hardworking people faced financial troubles, especially after experiencing life-changing events they couldn't control, such as death, divorce, disease, or job loss, and found it difficult to recover. Initially, people would find ways to pull money together to pay bills, but over time, they would hit a breaking point as little things continued to pile on. Debt could and did ruin people's lives. After seeing it happen repeatedly, George decided to start a nonprofit to provide financial literacy programs for consumers.

A Trusted Voice

With over 25 years of experience, we have been instrumental in helping consumers chart a path to financial recovery. Our national headquarters is in Winter Park, Fla., and we are a

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proud National Foundation for Credit Counseling (NFCC) member. We are also a certified housing counseling agency, certified by the U.S. Department of Housing and Urban Development (HUD). The U.S. Department of Justice (DOJ) Executive Office for the United States Trustees (EOUST) has approved us to issue certificates in compliance with the U.S. Bankruptcy Code. We are licensed, bonded, and ISO 9001:2015 certified, demonstrating our commitment to excellence.

Value-Driven Leadership

As a nonprofit company, we commit to furthering our mission for the betterment of the American public. To accomplish this, Consumer Debt Counselors embraces value-driven leadership. Our values govern our behavior as we interact with our clients, the public, and each other.

We strive to be:

- **Agile.** We respond swiftly and effectively to changing circumstances, market dynamics, and customer needs. We embrace a proactive, forward-thinking mindset that values learning, collaboration, and thriving in uncertainty.
- **Innovative.** We foster creativity, embrace exploration, and nurture novel ideas and situations. We empower our associates to challenge norms, think beyond boundaries, and craft inventive approaches to business challenges, creating value for customers, stakeholders, and the company.
- **Human-Centered.** People are at our core: employees, customers, stakeholders, and communities. We prioritize understanding, empathizing, and meeting the needs of individuals who engage with us. Our decision-making strategies and operations are driven by their well-being and preferences.
- **Sustainable.** We balance economic, environmental, and social considerations for lasting viability and positive impact. We integrate ethical practices into every facet of our operations, decision-making processes, and strategic planning.
- **Continuously Improving.** We cultivate continuous improvement throughout our business. Associates of all levels actively identify inefficiencies, suggest enhancements, and drive changes that refine processes, elevate products, and enhance overall performance.

Financial Wellness Solutions

At Consumer Debt Counselors, we're committed to empowering you with the tools and knowledge needed for financial liberation. Our expertise lies in guiding Americans towards not just debt relief, but also in crafting actionable strategies for personal financial growth and enduring stability.

For over two decades, we've honed our approach to ensure that every client receives a personalized and comprehensive plan. Here's how we make it happen:

- **Goal Alignment:** We start by distinguishing your immediate financial needs from your long-term aspirations, ensuring that every step we take is towards fulfilling your objectives.
- **Holistic Assessment:** Your financial picture is unique. We thoroughly evaluate your situation to understand every nuance.
- **Budget Crafting:** A realistic and manageable budget is the cornerstone of financial wellness. We work with you to develop one that fits.

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- **Exploring Options:** Knowledge is power. We lay out all possible paths and educate you on the pros and cons of each, so you're equipped to make informed decisions.
- **Collaborative Planning:** Your journey is ours. Together, we'll construct a sustainable plan that aligns with your lifestyle and goals.

Amazing Outcomes

Our clients often experience life-changing outcomes, including:

- **Debt Relief:** Leverage our nonprofit status to access hardship programs with major banks and other lenders.
- **Smart Negotiations:** Benefit from astute use of offers in compromise for resolving certain charged-off liabilities.
- **Informed Bankruptcy Guidance:** When it becomes necessary, we offer experienced advice and clear insights, assisting you in understanding whether bankruptcy could be a suitable option for your financial circumstances. Should you decide to proceed, we'll refer you to trusted legal experts for the next steps.
- **Homeownership Journey:** Navigate the homebuying process with our expert guidance on credit preparation and down payment assistance qualifications.
- **Mortgage Restructuring:** Understand your rights and options for mortgage modifications.
- **Medicare Planning:** Choose the Medicare plan that aligns with your health needs and budget.
- **Chronic Illness Financial Strategy:** Develop robust financial strategies for managing the costs associated with chronic illnesses or diseases.

Your financial well-being is our top priority. How can we join your journey towards a more secure and prosperous future?

- **Debt Relief**

Want a little breathing room? Talk to a certified credit counselor for a no-cost consultation with a certified credit counselor.

- **Student Loans**

Is your student loan debt out of control? We offer online analyses as well as more in-depth assistance from our certified counselors.

- **Housing**

Trying to get or keep a home? Our HUD-approved housing counselors are ready to help you, before and after the sale.

- **Bankruptcy**

Are you going through bankruptcy? We are approved to issue certificates in compliance with the Bankruptcy Code.

Take Control of Your Financial Future.

Schedule a free and confidential consultation with a certified counselor. Learn how our nonprofit consumer counseling agency can make a difference in your life.

Click to Schedule: https://calendly.com/credit-counselors/overview-web

- Over 25 years helping consumers achieve financial well-being
- No commitment, no cost consultation

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- Completely private and confidential
- ISO-9001:2015 accredited nonprofit agency
- A+ Better Business Bureau Rating

Phone: (800) 820-9232

Hours:

Monday to Thursday: 8:00 am to 8:00 pm ET

Friday: 8:00 a.m. to 5:00 p.m. Eastern

Saturday: By Appointment Only | Sunday: Closed

Email: hello@consumerdebtcounselors.org

Address:

831 W. Morse Blvd.

Winter Park, FL 32789

Website: https://consumerdebtcounselors.org/

Programs offered by Consumer Debt Counselors, Inc. (5):

Debt Relief – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit

Website	https://consumerdebtcounselors.org/debt-relief

Is a debt management plan right for you?

One of your debt relief options may be a debt management program (DMP) managed by Consumer Debt Counselors. If you are having trouble paying your current bills, a DMP allows you to negotiate a new payment plan with your existing creditors. Some advantages of a debt management program may include:

- Payments that work with your budget.
- Lower interest rates and/or lower payments.
- No more collections calls.
- No more over-limit or late fees.
- Bringing your account current.
- Consolidating debts into one simple monthly payment.
- Financial education to help you rebuild your finances successfully.

What to Expect During a DMP

When you meet with your credit counselor, you will have the opportunity to review your financial health, including your budget and what resources you have available to pay off your debt. They will help you make a plan to pay your debt off, which may include a DMP.

If you choose to enroll in a DMP, your existing lines of credit will be frozen in exchange for the lower interest rates and/or payments that the plan offers. Consumer Debt Counselors keeps all participation confidential and we do not notify any credit reporting bureau of your participation in a debt management plan. Your credit counselor can help

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you assess whether changes in your credit utilization will impact your credit score based on your personal situation.

Most DMP are five year plans to get out of debt, but the timeline depends on your total debt and your ability to pay it down. If you are ever in a position to pay extra money towards your DMP, it will help you pay your creditors faster. During the repayment period, your counselor will help you learn key money management skills so that you can rebuild your financial footing on solid ground after you complete your debt management program.

Other Ways to Get Out of Debt

Debt Consolidation

Debt consolidation involves taking out a new loan to pay off your existing debts. It can streamline your payments, and it may allow you to get a lower interest rate or lower payment than what you're currently paying.

Debt consolidation will not fix underlying money management problems. If you consolidate your debt and then run up your original lines of credit again, you can be in a much worse situation. **One of our certified credit counselors can provide a no-cost assessment of your finances to help you determine whether consolidation is the right option for you.**

"Do It Yourself"

"Do It Yourself" programs are not impossible, but they do require discipline and organization. If you decide to get out of debt on your own, here are a few tips:

1. Make and stick to a budget. Track where your money goes each month, eliminate expenses where you can and put everything you can towards paying down your debt.
2. Try to reduce your interest rates. If you have a good payment history, your credit card companies may be willing to work with you.
3. Inquire about hardship programs. Many creditors have internal hardship programs for customers who are struggling with debt. These may, for example, freeze your line of credit and lower your interest payment. Be sure to understand the terms of any program that you sign up for and be aware that, by admitting that you are having trouble meeting your debt obligations, you may jeopardize your available credit with that institution.

A certified credit counselor may be able to give you more personalized guidance. There is never any commitment or cost to receive financial counseling from our team of certified counselors.

Debt Settlement

Debt settlement is potentially the riskiest option to reduce debt. Instead of paying the full amount of the debt over however long the debt's repayment period may be, a debt settlement offers a percentage of the amount owed in exchange for settling the debt on the spot.

Debt settlement is harmful to your credit score, which can affect your ability to get loans, new lines of credit, approval for an apartment and more. In some cases it may be

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the best option. **A certified credit counselor can help you assess your ongoing income to see whether a less severe resolution is available.**

While you can choose to try to negotiate with your creditors yourself, many people go through debt settlement companies, which is where the risk comes in. In addition to the burden of choosing a reputable company to work with, you also have to pay the settlement company for a set period of time before the company will even begin to negotiate with your creditors. They want the security of your payment up front. In the meantime, your creditors are not receiving payment and may be unwilling to negotiate with the settlement company even after the funds have been collected.

A failed debt settlement plan can leave you in a much worse place than you were when you started the process.

Bankruptcy

Bankruptcy is the most drastic debt reduction option, but in rare cases bankruptcy may be the best option for you. **A certified credit counselor can help you develop a budget to see whether bankruptcy can be avoided.**

Bankruptcy will negatively impact your credit score. This can affect your ability to get loans, new lines of credit, approval for an apartment and more.

If you do decide to pursue a bankruptcy, be sure to consult a reputable bankruptcy attorney.

Achieve Lasting Financial Freedom: Your Journey Begins Here.

Embark on a transformative journey with our certified credit counselors, who are dedicated to helping you break free from the cycle of debt. Learn to master the art of credit management and budgeting, setting the stage for a financially sound future.

Choose confidence and comfort in your financial advisory partner. As an accredited member of the Better Business Bureau boasting an A+ rating, and a proud member in good standing of the National Foundation for Credit Counseling (NFCC), our commitment to excellence is unwavering.

Begin your journey to financial clarity at no cost. Engage in a comprehensive, confidential consultation with our certified counselors, entirely free of charge. Your tailored session will illuminate your financial landscape, offering a personalized analysis, strategic options, and a bespoke action plan addressing your unique financial goals.

Don't wait to reclaim your financial independence. **Schedule your free consultation today and take the first step towards a brighter financial future.**

Credit Card Issues? Get Help Now.

Certified credit counselors are available now to help. No cost or obligation. 100% confidential.

Get help today.

You may quickly qualify for:

- Reduced interest rates.
- Lower monthly payments.
- Ending collections calls.
- Stopping over-limit and late fees.

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- Bringing your accounts current.

Click for a FREE Credit Analysis: https://www.consumerdebtcounselors.org/debt-relief#schedule

Website: https://consumerdebtcounselors.org/debt-relief

Student Loans – Consumer Debt Counselors, Inc.

Can help with: **Debt & Credit**

Website	https://pages.consumerdebtcounselors.org/student-loans-nbm-cdc

What's Right for Me?

Navigating student debt relief can feel like a maze with over 32 loan types, 43 distinct loan statuses and 10 programs based on your loan date – that’s a whopping 18,000 potential combinations! It's easy to miss out on the best program if you don't see the whole picture. And here's the thing, there's no do-over in Federal debt relief.

But hey, don't stress! Our online tool engages with you, asking tailored questions about your Federal and private loans, as well as your financial situation. In just about 20 minutes, 1000 data points are analyzed against 1200 rules to provide you with a clear set of recommendations and a step-by-step action plan.

A Simple Solution to a Complex Problem

Let us help you figure out the best path! Our online tool was designed to quickly and succinctly automate a counselor's knowledge of the student loan rules to provide a set of actionable next steps based on each debtor’s unique situation.

- **Forgiveness and Cancellation**

Discover programs for forgiveness and discharge based on occupation, disability, death, or school closure.

- **Consolidation and Refinance**

Tailor your monthly loan amount and payment schedule to align with your income and financial goals.

- **Repayment Programs**

Explore the best repayment plan for your situation from all the Federal repayment options, including SAVE.

- **Default Resolution**

Stop wage garnishment and collections and make a plan to take control of your student loan debt.

How Do I Get Started?

With no upfront costs or credit card, see if your loans qualify for a lower monthly payment plus forgiveness and cancellation in about 20 minutes!

On average, users have found about $331 in savings per month on their loan payment. Plus, we've identified some level of forgiveness for 55% of the users. So what are you waiting for?

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It costs nothing to get started. Once you see your individual student loan savings, it's up to you whether you want to proceed by paying a one-time fee of $99 to get all the tools to make this plan a reality.

1. **Create an online account with Student Debt Solutions**

There is no cost to see your savings! Start by giving us some basic information to confirm your account via email. No credit card required!

2. **Enter Your Financial Details and Goals**

Share your income, tax filing status and family size. Plus, we'll ask you about your debt repayment goals and take that into account when recommending the right path.

3. **Upload Your Student Loan Data**

All your Federal loan data is organized in one file (NSLDS) providing over 60 data points on each loan. This file is critical to understanding the full picture of your debt. If you don't have this file, we can help you get it with your FSA ID and password.

See how to download your NSLDS file from studentaid.gov: https://www.youtube.com/watch?v=Iy_2Tb2qWBo?autoplay=1

4. **Complete the Questionnaire**

Using the data you provided, our AI prompts questions specifically designed to quickly and comprehensively grasp your financial situation.

5. **See Your Personalized Student Loan Analysis**

With no upfront costs, see your potential monthly payment and if you qualify for any forgiveness or cancellation programs. The decision to proceed is entirely yours!

6. **Take Action**

Pay a one-time fee of $99 to see step-by-step how to reduce your student loan debt. We give you all the tools and forms to prepare, sign and submit your new action plan into reality.

What Do I Need to Begin?

- **Dedicated Time**

Set aside at least 20 minutes on your phone, tablet or computer to upload your data and complete the questionnaire.

- **Annual Income**

We'll ask you some basic financial questions. So grab last year’s tax return – or we can help you calculate your AGI based on your wages.

- **Student Loan Data File**

You’ll need to download your NSLDS file from the FSA site. If you don't have it, we can help – make sure you know your FSA ID and password.

By the Numbers

Since the payment moratorium ended in October 2023, this online tool has helped many student loan borrowers reduce AND eliminate all or some of their debt.

- **$331**

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Average Monthly Payment Savings Found

- **$43K**

Average Total Repayment Savings Found

- **55%**

Users Discovered Forgiveness

- **24%**

Users Discovered Cancellation

Experience Matters

Our development team has been in the industry for more than a decade and developed SDS to quickly and succinctly automate a counselor's knowledge of the rules to provide a set of actionable next steps based on each debtor's unique situation. We're confident our online platform can recommend the right path, but don't worry, if you want to talk to someone before proceeding, schedule a FREE Consultation!

- We are a fully accredited, licensed and bonded 501(c)(3) nonprofit and a long standing member of the NFCC.
- We are not a debt consolidator, collection agency, loan servicer, private lender or refinance company.

Get Started Online Now: **https://app.myresolvent.com/Identity/Account/Register?channelid=ffcccb00-7515-45d0-8cbf-f7c7cd9f1309&utm_source=cdc_studentpage&utm_medium=getstarted1_button&utm_campaign=cdc_web**

Schedule a FREE Consult: **https://www.consumerdebtcounselors.org/student-loans#connect**

Website: **https://pages.consumerdebtcounselors.org/student-loans-nbm-cdc**

Housing Financial Assistance – Consumer Debt Counselors, Inc.

Can help with: **Debt & Credit**

Website	https://consumerdebtcounselors.org/housing

We are proud to be a HUD-approved housing counseling agency.

Our goal is to provide safe, decent and affordable housing to low-income families in the community. We do this in support of HUD's five strategic goals:

- Strengthen the housing market to bolster the economy and protect consumers.
- Meet the need for quality affordable rental homes.
- Utilize housing as a platform for improving quality of life.
- Build inclusive and sustainable communities free from discrimination.
- Improve long-term sustainability.

Consumer Debt Counselors participates in and sponsors several programs to accomplish these goals. Make an appointment to speak with one of our certified housing counselors today to learn how we can help you.

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Housing Financial Assistance

We help many people, including:

- Renters with landlord issues
- First time homebuyers & SHIP down payment assistance program
- Families worried about losing their home
- People who receive a notice of intent to foreclose
- Renters who want to own but can't because of credit issues

Click to Schedule: https://calendly.com/porche-alexander/housing-intro-brief-overview-of-services

Website: https://consumerdebtcounselors.org/housing

Bankruptcy Counseling and Debtor Education Courses – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit

Website	https://consumerdebtcounselors.org/pre-filing-bankruptcy-counseling

Ready to Hit Reset?

Navigating the complexities of bankruptcy? We're here to guide you every step of the way. Discover the power of pre-filing bankruptcy counseling and post-filing debtor education with us.

- Access online courses 24/7
- Approved to issue certificates in compliance with the Bankruptcy Code *
- Build a strong foundation for financial recovery and future success

Bankruptcy Counseling and Debtor Education Courses

No one wants to have to go through bankruptcy, but if you do, you want support from someone you can trust. Consumer Debt Counselors has been approved since 2005 by the Executive Office for the United States Trustees (EOUST), a division of the U.S. Department of Justice (DOJ), to provide pre-filing bankruptcy counseling and post-filing debtor education in California, Florida, Georgia, Illinois, Louisiana, Mississippi, Missouri, New Jersey, New York, Pennsylvania, Tennessee, Texas, Washington, West Virginia, and Wyoming.

1. Pre-Filing Bankruptcy Counseling

- Required by law before you can file for bankruptcy. †
- Includes 24/7 access to the Counseling in Motion online course.
- Additionally includes a credit counseling session with a certified counselor and free educational resources.
- No additional fees charged for completing the program jointly with a partner.
- No additional fees charged to issue your certificate.

Enroll Me for $30: https://consumerdebtcounselors.org/pre-filing-bankruptcy-counseling

2. Post-Filing Debtor Education

- Required by law before your debts can be discharged. ‡

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- Includes 24/7 access to the Money in Motion online course.
- Additionally includes a debtor education session with a certified credit counselor.
- No additional fees charged for completing the program jointly with a partner.
- No additional fees charged to issue your certificate.

Enroll Me for $25: https://consumerdebtcounselors.org/post-filing-debtor-eduction

* Approval does not endorse or assure the quality of an Agency's services. UST has reviewed only the agency's counseling and instructional services and has neither reviewed nor approved other services the agency may provide.

† Pre-filing bankruptcy counseling is required before you can file for bankruptcy.

‡ Post-filing debtor education is required before your debts can be discharge by the court.

Website: https://consumerdebtcounselors.org/bankruptcy-education

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Pay4Care – Guidance for Financial Caregivers – Consumer Debt Counselors, Inc.

Can help with: Debt & Credit

Website	https://consumerdebtcounselors.org/medical-cost-counseling

Empowering the Financial Caregiver

Most nonprofits in the health and wellness sector focus on the medical and care needs of patients. They rarely address financial needs and the impact that chronic illness and disease can have on household finances. Social workers aren't always best equipped to provide in-depth financial education or coaching.

Pay4Care, a service of Consumer Debt Counselors, fills this void with programs designed to help families coping with the impact of chronic and terminal illness to manage the costs better and navigate complex systems like Medicare, Medicaid, Social Security, Veteran Administration benefits, and private health insurance. We routinely help families coping with Alzheimer's Disease, dementia, cancer, Amyotrophic lateral sclerosis (also known as ALS, or Lou Gehrig's disease), Parkinson's disease, and frailty.

How We Help

- **Live Educational Events**

Learn key financial strategies for managing chronic or terminal illness in our 90-minute seminars. Gain proactive insights, budgeting tips, and plan for care costs. Secure a future with less financial stress. Join us! See upcoming events: https://www.consumerdebtcounselors.org/pay4care#Pay4CareEvents

- **Financial Coaching**

We offer affordable financial coaching and planning for families dealing with the costs of chronic illness and disease. Services are provided via telephone or web conference. Scholarship-funded discounts for low-income families are available. Book now: https://www.consumerdebtcounselors.org/pay4care#FinancialCoaching

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> **Website:** https://consumerdebtcounselors.org/medical-cost-counseling

DebtHelper.com

Can help with: Debt & Credit

Website	https://www.debthelper.com/
Email	counseling@DebtHelper.com

About Us

Mission

Credit Card Management Services, Inc. d.b.a. Debthelper.com is an IRS Approved 501c3 Non-Profit Florida Corporation dedicated to its mission to educate, advise and empower youth to seniors to handle debt, credit and housing and to provide affordable housing opportunities through the acquisition and rehabilitation of residential properties.

Partnerships

Debthelper partners with those who create opportunities for people to live in affordable homes, improve their lives and strengthen their communities. Debthelper.com is ISO: 9001 Certified as audited by BVI, is licensed, bonded and insured to provide quality debt management services as governed by its Code of Practice and Best Practices through its membership with FCAA, the Financial Counseling Association of America. Debthelper.com is a member of the Florida Housing Coalition, a member of the NCHA National Housing Counseling Association. Debthelper.com adheres to the NISHEC National Industry Standards for Homeownership Education and Counseling and is a partner with the FHF Florida Housing Finance Corporation. Debthelper.com is a proud member of the Southeast Florida Better Business Bureau, to view Debthelper's click here: BBB Report: https://www.bbb.org/us/fl/west-palm-beach/profile/credit-and-debt-counseling/credit-card-management-services-inc-0633-17000563

Services

- Financial Management
- Budgeting and Spending Plan Counseling
- Home Equity Conversion Mortgage Counseling
- Student Loan Consolidation Assistance
- Money and Debt Management Programs
- Pre-Filing Credit Counseling for Bankruptcy (Pre-petition/ Course 1)*
- Pre-Discharge Debtor Education Courses, also known as a Personal Financial Management Instructional Courses, for Bankruptcy (Course 2)*
- Life After Bankruptcy – Credit Analysis
- Mortgage Delinquency and Default Resolution, Loss Mitigation
- Credit Report Education One-on-One Counseling (offering a broad view of what you should look out for on your credit report)
- Resolving and Preventing Mortgage Delinquency Workshops
- Pre-Purchase Homebuyer Counseling
- Pre-Purchase Homebuyer Education Workshops
- Financial, Budgeting and Credit Education Workshops

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- Custom Tailored Financial Life Skills Training Workshops
- Employee Assistance Financial Life Skills Training Workshops
- Student Loan Consolidation Guidance
- And More Financial Rescue Options

Client Services / Processing Department

The processors are critical to making sure the credit card companies accept the proposed terms in a timely fashion. Client Services handles thousands of calls a year closing problem reports only after the client says the problem is fixed. The majority of calls by these dedicated employees are outgoing calls to make sure clients are getting the full benefit from their program with DebtHelper.com.

Counseling Department

The counselors spend 90% of their time in telephone or personal consultations with clients helping them get control of their financial lives. Counselors make sure the financial plan, which some time results in getting clients back on track without joining a program. Counselors are partners with their clients every step of the way to financial freedom.

Operations Department

Operations handles thousands of checks, money orders and electronic transactions every month and ensures timely payments to the credit card companies. These people are the unsung heroes of the company who make sure payments are processed with a goal of zero defects. Operations also creates and sends monthly statements to help clients make their payments accurately and on time.

Hours & Languages

Debthelper offers services in English and Spanish. Debthelper is open late, 9:00 am to 9:00 pm Monday to Thursday, 9:00 am to 7:00 pm Friday, 10:00 am to 2:00 pm Saturday, Eastern Standard Time. Services are available over the phone, in person, teleconference and online.

Contact Info

- Address: 1325 N Congress Ave., #201 West Palm Beach, FL 33401
- Toll-Free Phone: (800) 920-2262
- Local Phone: (561) 472-8000
- Fax: (866) 561-2622
- Email: counseling@DebtHelper.com

Programs offered by DebtHelper.com (8):

Credit Card Debt Management Plans – DebtHelper.com

Can help with: Debt & Credit

Website	https://www.debthelper.com/debt-management-plan

Tired of being in debt?

Let’s Get Started – Request a Free Consultation: https://www.debthelper.com/lets-get-started-2

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Why a Non-Profit Debt Management Plan?

There are plenty of reasons why we can fall into credit card problems, and it's not always about our spending habits. Loss of job, loss of income, divorce, medical bills and other unexpected emergencies can drive us to use our credit cards more than we'd like. Soon we find ourselves struggling with credit card bills, finding it harder and harder to just make the minimum payments.

And just making the minimum payments isn't a solution. Even if you never use a card, it can take between 15-25 years to pay off a credit card balance when you're only making minimum payments.

If you're ready to take positive steps to get your credit card bills under control, and pay off your balances, a Non-Profit Management Plan might be for you.

Here's How the Management Plan Works

1. Credit Counseling

The first step in getting on a management plan is a one-on-one credit counseling session with our Certified Credit Counselors. We will help you look through your finances, and analyze your spending and saving patterns. This helps us to understand how you're accumulating liabilities, and how you can create a balanced household budget.

2. Create a Plan

If we agree that it's right for you, we will contact your creditors, and help you establish a debt management plan. We work with your creditors to lower your interest rate to their pre-established industry guidelines, and let you pay off your credit card bills on a fixed monthly schedule.

Most Management Plans take from three to five years to complete. Instead of paying multiple creditors, you simply send us one monthly payment, and we make sure that your creditors are paid.

3. Improve Your Finances

- Save thousands of dollars.
- Lower your monthly payments.
- Lower or eliminate your interest rates.
- Stop your late fees or over the limit fees.
- Consolidate your credit card payments into one monthly payment.
- Stop creditor calls
- Avoid personal bankruptcy.

Management Plans are regulated at the National level. Interest rate reductions are fixed, and every dollar that you pay to your creditors through a money management plan goes toward your credit card balance. This is NOT credit repair. You pay your balances in full.

Want More Proof? Check out what Making Regular, On-time Payments, with $10,000 dollars of Credit Card Debt could look like:

Without a Debt Management Plan

Assume that you're carrying $10,000 in credit card bills at 25% interest. If you pay the monthly minimum at the average rate of 3% of your balance it will take 32 years to pay

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your balance, and you'll pay $9,629 in interest. That's almost as much as you currently owe.

- Interest Rate 25%
- Minimum Monthly Payment $300
- Estimated Number of Payments 383
- Total Interest Paid $9,629

With a Debt Management Plan

With management help, those numbers look a lot different. While you're starting with the same $10,000 in credit card bills, but instead of paying 25% interest, you could pay as little as 5% interest*. Because your plan is structured, you pay $178 a month for 5 years, and at the end of that time, you are paid in full. At the end, you're also saving over $20,000 in interest.

- Interest Rate 5%
- Minimum Monthly Payment $178*
- Estimated Number of Payments 57
- Total Interest Paid $1,237

*Please note: Interest rate deductions are fixed and dependent on the creditor.

Let's Get Started – Request a Free Consultation: https://www.debthelper.com/lets-get-started-2

The Management Plan in 60 Seconds: https://www.youtube.com/watch?v=1Abmag1VAyY

Not sure how the Management Plan works? Learn how we can save you money each month in this 1-minute video

We are licensed, insured and complies with all state licensing requirements to ensure mandated regulations are followed. We can currently accept clients from all U.S. States except for Kansas, Montana and Utah. Until we are licensed in your state, We will be happy to refer you to another qualified agency. Please call (800) 920-2262 if you have any questions. Our consultations are free, call us any time.

Housing Counseling – DebtHelper.com

Can help with: Debt & Credit

Phone	Call Now: 800-920-2262
Website	https://www.debthelper.com/housing-counseling
Email	fthb@debthelper.com

DebtHelper.com counselors can assist you with advice on buying a home, default and foreclosure avoidance, credit issues, or reverse mortgages also known as home equity conversion mortgages. As a HUD Approved Multi-state Housing Counseling Agency, DebtHelper provides housing counseling for over 9,000 families per year.

Services are available over the phone, over the internet, or in person. Face-to-face counseling is available in Debthelper's Massachusetts and Florida Offices. DebtHelper is approved to provide Reverse Mortgage Counseling in 49 states.

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Debthelper's HUD Approval Numbers are 83607 nationwide excluding MN; and 81063 for Massachusetts. For alternative methods or translation services please call us direct. We look forward to serving you.

Our services include:

- Home Buyer Education
- Reverse Mortgage Counseling
- Foreclosure Assistance
- Back to Work Counseling

Consumer Fees for Housing Counseling

Foreclosure prevention counseling services are free of charge. Debthelper provides many housing counseling and education services, including pre-purchase, reverse mortgage, and non-delinquency post-purchase counseling services:

- DebtHelper has a fee waiver and fee reduction policy for those that qualify
- Fees are commensurate with the level of services provided and are provided at registration.
- There is no cancellation fee for services. Once services are rendered, fees are non-refundable.

Reverse Mortgage Counseling

Convert Your Home Equity Into Cash with a Reverse Mortgage

HECM (Home Equity Conversion Mortgage), also known as Reverse Mortgage, can help you convert your home equity into cash. It allows you to remain in your home and continue living in your home without ever making another monthly mortgage payment.

A counseling session is required when applying for a Federally Insured Reverse Mortgage.

Learn More About Reverse Mortgages: https://reversemortgagehelper.org/reverse-mortgages/

Additional Services from Credit Card Management Services

- Bankruptcy Counseling
- Credit Card Help
- Housing Counseling
- Budget Help & Free Budget Analysis
- Consumer Credit Counseling
- Personal Finance Education
- Student Loan Guidance

An impartial guide to help you make the best decision for you and your home.

Get the Information You Need

Request an Appointment: https://reversemortgagehelper.org/request-an-appointment/

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Home Buyer Education & Down Payment Assistance

Making the Homeownership Dream A Reality

Are you ready for homeownership? Watch our video: https://www.youtube.com/watch?v=uyPshCXDjZg

Online Homebuyer Education Course: Register for Online (Valid for Some Programs)

Online Home Buyer Education Courses are acceptable for some but not all down payment assistance, subsidy or other programs that require Pre-Purchase Home Buyer Education. It is up to you to verify that the completion of this course will meet the education requirements for any program you are considering.

If you are using more than one program, online education must be allowed by every program that is involved. If you change or add programs during your home buying process, you may still be required to attend a live, in-person workshop.

Register for In Person (Valid for All Programs)

This in-person Course (or Zoom) is offered on the third Saturday of the month in English. (Call for Spanish Sessions). To learn more about the topics covered in these courses, please review our Homebuyer Education Curriculum: https://www.debthelper.com/wp-content/uploads/2026/01/FTHB%20Intake%20Packet%202026%20ad.pdf

You're Dreaming Of Your First Home, But Don't Know Where To Start.

- Wondering if you can afford a home?
- Not sure how much home you can afford?
- Not sure how to get qualified for a home mortgage?
- Concerned about your credit rating?
- Afraid a recent bankruptcy will disqualify you from home ownership?
- Confused about the world of banks, loans, and paperwork?
- Uncertain about what you need to do before buying a home?
- Unsure if you have all the right paperwork?
- Worried about mistakes or past errors on your credit report?
- Wondering if it would cost more to purchase or rent?

If you're asking these questions, Debthelper.com's First Time Homebuyer Workshop has your answers.

Our First Time Homebuyer Workshop Can:

- Set you on the path toward home ownership.
- Offer details and step-by-step guidance on what you need to do today to make that dream home a reality.
- Provide you with the certification you need to qualify for:
- Florida Housing's First Time Homebuyer Programs (FTHB)
- Down payment assistance programs requesting pre-purchase education from a HUD approved housing counseling agency.
- Other loan programs offered by lenders, counties, cities,municipalities, federal programs, and state housingfinance agencies.

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First Time Homebuyer Workshops are usually held on the third Saturday of every month with Spanish language workshops held on the second Saturday. To register for an upcoming workshop, please fill out the form at https://www.debthelper.com/housing-counseling/home-buyer-education, or call (561) 472-8000.

Our First Time Homebuyer Workshops Provide:

- An in-person 6-hour course at our West Palm Beach location; with two additional hours of counseling available as necessary.
- We also offer partnerships with third party providers to bring you an 8-hour online homebuyer education course.

Down Payment Assistance for your Home Purchase

Have you been dreaming of your first home, but have no idea where to start? Are you wondering if you could even afford a home or get qualified and move in? Are you concerned that your credit is not great ? Do you know what you need to do before buying a home?

Debthelper's Pre-Purchase Counseling and Home Buyer Education Programs will answer questions that get you on the path to that new home.

Looking for Down Payment Help? Use this eligibility tool to find grants and other financial assistance for your first home purchase: https://www.workforce-resource.com/dpc/DPC/DEBTHELPER

Frequently Asked Questions

- **Do I need a homebuyer education class to qualify for down payment assistance in Florida?** In many cases, yes. Most down payment assistance and first-time homebuyer programs require you to complete a certified homebuyer education course before you can move forward. This class isn't just a requirement—it's designed to help you avoid costly mistakes, understand your options, and make confident decisions before committing to a home. By completing our course, you'll receive a certificate that is commonly accepted by many housing assistance programs. Just as important, you'll walk away knowing exactly what steps to take next—without guessing or relying on sales pressure. If you're planning to use any type of assistance, starting with the class is often the smartest first move.
- **Will this homebuyer education course five me the certificate I need for housing programs?**

Yes. Upon successful completion, you'll receive a homebuyer education certificate that can be used for many programs that require proof of education. Beyond the certificate itself, we make sure you actually understand what comes next—so you're not just checking a box, you're preparing for success. We also help you: Understand which programs you may qualify for; Avoid delays or denials due to missing steps; Feel confident when you move forward. The goal isn't just certification—it's helping you move forward the right way.

- **Can I take the homebuyer class online, or do I need to attend in person?**

We offer flexible options (such as via Zoom/Online) to fit your schedule, including online learning. However, some housing programs may require live or interactive participation. That's why we guide you based on your goals: If you need a certificate for a specific

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program, we'll help you choose the right format. If you're just getting started, online is a great, low-pressure way to learn. Either way, you'll get the same trusted education and support—without confusion about what counts.

- **How do I know if I'm financially ready to buy a home?**

That's exactly what this class is designed to help you figure out. Most people don't need perfection—they need clarity. During the course, we walk you through: What "affordable" really means for your situation. How to evaluate your income, expenses, and savings. What lenders and programs typically look for. You'll leave with a clearer understanding of where you stand today—and what steps (if any) will strengthen your position. Even if you're not ready yet, you'll know exactly how to get there.

- **What credit score do I need before starting the home buying process?**

There's no one-size-fits-all answer—and that's where many buyers get stuck. Different programs have different guidelines, and your overall financial picture matters just as much as your score. In our class, we break it down in simple terms: What ranges are commonly considered; How your credit impacts your options; Practical ways to improve your profile if needed. You don't need perfect credit to start—you just need a plan. We help you build one.

- **Can I still buy a home if I have past credit issues or a bankruptcy?**

In many cases, yes—you may still have options and allowances. A lot of first-time buyers assume they're disqualified when they're not. The key is understanding: Timing requirements; How your financial recovery is viewed; What steps can strengthen your eligibility. Our approach is judgment-free and focused on solutions. We help you understand where you stand and what path forward makes the most sense. Many successful homeowners started exactly where you are.

- **What steps should I take before applying for a homebuyer program or assistance?**

Before applying, it's important to have a clear foundation in place. That's why education comes first. In the class, we guide you through: Understanding your financial position; Knowing what programs expect; Preparing documentation; Avoiding common mistakes that delay approvals. Taking these steps upfront can save you time, stress, and missed opportunities later.

- **What documents or information do I need before starting the home buying process?**

Most buyers are unsure what's needed—and that uncertainty can slow everything down. We simplify it for you by outlining the typical documents, such as: Income and employment information; Basic financial statements; Credit history awareness. More importantly, we explain why each piece matters so you're not just gathering paperwork—you're preparing with purpose. When you know what to expect, the process becomes much less overwhelming.

- **How much home can I realistically afford based on my situation?**

This is one of the most important—and most misunderstood—questions. Affordability isn't just about what you can qualify for. It's about what fits your life comfortably. In the course, we help you: Break down monthly affordability; Factor in real-life expenses (not

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just estimates); Avoid becoming “house poor”. Our goal is to help you buy a home you can sustain—not just one you can get approved for.

- **What does a homebuyer education class actually teach me?**

Think of it as your roadmap to homeownership. We cover what you need to know before taking the next step, including: The full home buying process from start to finish; Budgeting and financial preparation; Avoiding common first-time buyer mistakes; and so much more. But what really sets it apart is the support—you’re not figuring this out alone. By the end, you’ll feel more confident, informed, and ready to move forward at your own pace.

Back-to-Work Counseling Program

Do you know about FHA’s new “Back to Work” or “High Cost” Loan Programs?

Did you know that you may be able to buy a home even if you had a foreclosure, short sale, deed-in-lieu, or bankruptcy as recently as a year ago?

DebtHelper.com provides the required counseling; cost $100; available in person, by phone, or via Skype.

Mandatory: Debthelper’s one-hour sessions address HUD Requirements and the Home Equity Protection Act from the Consumer Financial Protection Bureau.

Nuts & Bolts: FHA is allowing for the consideration of borrowers who have experienced an Economic Event and can document that:

- Certain credit impairments were the result of a Loss of Employment or a significant loss of Household Income beyond the borrower’s control;
- The borrower has demonstrated full recovery from the even, and;
- The borrower has completed Back to Work counseling.

Quick: The required letter and disclosures are provided to you immediately.

To Schedule Counseling, Call DebtHelper.com Today: 1-800-920-2262

Foreclosure Assistance

ARE YOU STRUGGLING TO MAKE YOUR HOUSING PAYMENT?

Find out if you qualify for assistance.

Participate in a FREE, no-obligation budget review to learn your options. Fill out the form at https://www.debthelper.com/foreclosure-assistance.

Government programs, resources and funding may be available to you through the American Rescue Plan.

If you’re struggling to make your housing payments, have already missed payments, or even if you foresee a problem that’s in any way the result of the pandemic, participate in a FREE budget review with a certified housing counselor and find out what type of assistance may be available to you.

The federal government has made funds available for homeowners who have been affected by the pandemic, and DebtHelper has been tasked with administering the program to people in your area. If you are currently experiencing difficulties caused by COVID 19, such as missed housing payments, budget issues or the inability to pay credit card debts, you may qualify for assistance.

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Millions have been affected by the circumstances of the past two years and many continue to struggle. While some are already experiencing the negative financial consequences of COVID, such as missing their housing payments, others are literally one financial setback away from financial disaster.

If any of the following situations apply to you, or if you're not sure if you qualify for assistance, schedule a FREE, confidential consultation with one of our HUD-certified housing counselors.

Ready to speak with a Foreclosure and Eviction Specialist? Complete the form above or call now at (561) 472-8000 Email now: fthb@debthelper.com

Housing Concerns

You are stressed or worried about making your mortgage payments, or you've already missed a housing payment.

Budget too tight

Shortfalls in your budget are making it hard to pay your credit cards, or you're one setback away from a crisis.

Insufficient savings

You don't have enough money set aside to cover your housing payments in case of an emergency or financial setback.

Bankruptcy Education – DebtHelper.com

Can help with: Debt & Credit

Phone	1-800-920-2262
Website	https://secure.debthelper.com/bkhelper/
Email	bkhelper@debthelper.com

Bankruptcy Courses

Starting or finishing bankruptcy? We offer both required courses. Credit Counseling and Debtor Education. They're fast, fully online and approved in all United States and Territories. Just pick your course and begin in minutes*.

- **Credit Counseling**

This course is designed to be completed before you file your bankruptcy case.

- 20 Minutes
- 4 Lessons
- **Debtor Education**

This course is designed to be completed after your bankruptcy case has been filed.

- 1 Hours 55 Minutes
- 5 Lessons

How It Works?

Getting started is easy. Just create your account, choose the course you need, and complete it at your own pace. Once finished, you'll receive a court-approved certificate. Watch our video at https://secure.debthelper.com/bkhelper/.

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What Our Users Are Saying

Real stories from people who took our court-approved courses and moved forward with confidence. Read them at https://secure.debthelper.com/bkhelper/.

Frequently Asked Questions: https://secure.debthelper.com/bkhelper/faq/

Still Have Questions?

Have questions or need help? Our support team is here to assist you every step of the way.

bkhelper@debthelper.com

Credit Analysis – DebtHelper.com

Can help with: Debt & Credit

Phone	Call Now: 800-920-2262
Website	https://www.debthelper.com/credit-report-analysis

FREE CREDIT REPORT & CREDIT CHECK ANALYSIS

Free Credit Report, Credit Check Analysis, and Credit Report Workshops

What is a credit report? Where does the information come from? Who uses it? Are you sure everything is O.K. with your credit report?

Once you've obtained a copy of your credit report, you'll be able to see what your creditors are saying about you.

You can request your free credit report online, by phone or by mail. Visit www.annualcreditreport.com, call (877) 322-8228, or fill out the Annual Credit Report Request form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. A free credit report does not include a free credit score.

Now that you have your credit report, you look it over and you're totally lost. You have no idea where to start or what the data even means. No worries! We at Debthelper.com are here to help.

Let's Get Started

Request a Free Consultation: https://www.debthelper.com/lets-get-started-general

What is a credit report?

A credit report is a record of your financial behavior that is kept by credit bureaus and provided to businesses when they want to evaluate potential borrowers. There are three national credit bureaus that maintain credit reports on consumers – TransUnion, Equifax and Experian.

What does a credit report include?

Most credit reports are broken down into the following categories:

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Personal information:

Such as your name, address, Social Security number etc… Make sure this is correct and up-to-date. Credit problems and identity-theft scams often occur simply because credit agencies don’t know where you live or where you work.

Account Information or Credit Summary:

This is a rundown of your credit history, past and present. All your credit cards (excludes debit cards) appear on this record, even if they’re closed. Check each account record for things like late payments and unpaid balances.

Inquiries:

Can be broken down into “hard” and “soft” categories. “Hard” inquiries are requests from vendors, banks, rental agencies, etc., for your credit history. Too many of these in a short amount of time can downgrade your credit rating. Don’t let anyone pull your credit unless you’re absolutely sure. Only companies that have received your written authorization should be able to pull your credit history. “Soft” inquiries include promotions from vendors, pre-approved credit offers, and your own personal credit checks.

Public Records:

These cover bankruptcies, judgments, tax liens, and other government-related notices that affect your credit.

Collections:

The nastiest section of all, this covers any repossessions, collection agencies or unpaid debts you may have or have had.

Dispute File Information:

Here you can initiate a challenge to the CRA for them to update your records, remove inaccurate information, and so on.

How does information get on my report?

Credit card companies and lenders report your account information to credit bureaus electronically. Most companies send an update every 30 days. Other records are sent by the courts, tax agencies and post office.

How long does information stay on my report?

Most information stays on your credit report for 7 years. Bankruptcies 7-10 years; Charge-offs 7 years; Closed accounts 7 years if paid late, no expiration if the account was always paid on time. Collection accounts 7 years from the last late payment on the original account; Inquiries 2 years; late payments 7 years from the date of the late payment; Judgments 7 years from the filing date; Tax liens 15 or more years if left unpaid, 7 years from the date the lien is paid.

What can I do to manage my credit?

The most important thing you can do to keep your credit healthy is to check your credit report every 6 – 12 months. Regular credit checks help you to spot inaccuracies and signs of identity theft before they cause major financial damage. Keeping your credit reports healthy and positive can help you save thousands on life’s big purchases.

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Debthelper.com is always available for any help or explanations you may need with your credit report. Call us today: (561) 472-8000.

Does it hurt your FICO® score if you go to credit counseling?

Watch our video: https://www.youtube.com/watch?v=KUBrRYQqVCQ

Payday Loan Deferment & Debt Assistance – DebtHelper.com

Can help with: Debt & Credit

Phone	Call Debthelper.com today at 561-472-8000!
Website	https://www.debthelper.com/payday-loan-debt-assistance

PAYDAY LOAN DEBT ASSISTANCE

Payday Loan Help

Are you a Florida resident struggling with payday loan debt? Debthelper.com can assist you in obtaining a 60-day deferment on your loan repayments under the State of Florida Payday Advance Law.

If you are not a Florida resident but require payday loan help, Debthelper.com can help you, too. We will negotiate with your payday lenders to set up repayment plans of 6 to 12 months, providing payments you can afford and relieving you from harassing collection calls. If you have more than one payday loan, Debthelper.com can consolidate all your loan payments into one lower monthly payment that will be distributed to each of your lenders.

What is a Pay day loan?

A pay day loan is an advance payment on a post-dated check you provide to the lender. The lender gives you money and you provide a signed repayment check which is generally dated to correspond with the date of your next paycheck. The post-dated check is for the amount the lender advanced to you plus interest and any allowed costs. The interest amount is usually called a fee. The lender agrees not to deposit your check until the agreed upon date shown on your signed check. Thus, a payday lender provides a short-term loan in exchange for your check and a fee.

What is the maximum payday loan amount?

A borrower’s payday loan limit is set by their state, and in some cases, there are no limits. In Florida, a borrower may borrow up to $500 per loan.

What is a payday loan term?

7 -31 days. The loan term cannot exceed 31 days or be less than 7 days.

Does Florida permit more than one payday loan at a time?

No

Public Records:

These cover bankruptcies, judgments, tax liens, and other government-related notices that affect your credit.

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How long to I have to wait to get a new payday loan?

A borrower must pay a previous loan in full and wait 24 hours before entering into another loan. This period is designed to prevent loans from being rolled over into new loans and to give consumers the opportunity to consider other financial alternatives.

Is there a repayment plan?

Yes. If, at the end of the loan term, you are unable to pay the loan in full, your loan provider must provide a 60-day grace period without additional charge. The grace period is dependent upon you making an appointment with Debthelper.com within 7 days and completing the counseling within the 60-day grace period.

What is the maximum Finance Rate and fees for a Florida payday loan?

The maximum finance rate is 10% of the check plus a verification fee not to exceed $5.

What law covers payday loans in Florida?

Fl. Stat. Ann. §§ 560.402 et seq.; Rules 69V-560.707, 69V-560.901-912. Certain contract terms that limit a borrower's rights are prohibited.

Who does Florida authorize to help with Payday loan 60-day grace periods?

Deferment Presentment Providers are authorized by the State of Florida to assist with this process. To verify that Credit Card Management Services, Inc., Debthelper.com is an authorized deferment presentment provider in Florida, click here: https://www.debthelper.com/wp-content/uploads/8.5.2013DPPCC.pdf

Fee for Services

Counseling services are by appointment only, either in-person or over the phone. Counselors will complete a full budget review and provide you an action plan. They will deliver your appointment to your payday lender and provide a certificate of completion. The fee for the service is $49.90.

Refund Policy

Once confirmation of your appointment is sent to your payday lender, the fee for the counseling services is non-refundable.

If you're ready to take control of your payday loan debt and explore options for relief, contact Debthelper.com today! Our experienced counselors are here to guide you through every step of the process toward financial stability.

Student Loan Guidance – DebtHelper.com

Can help with: Debt & Credit

Website	https://www.debthelper.com/student-loan-guidance

Ready to take control of your student loans?

Are you concerned with the end of deferments on your student loan and are struggling due to the high cost of your monthly student loan payment?

If you are having a hard time paying your student loans, you are not alone. Repaying federal student loan debt is a challenge that millions of borrowers are currently facing. It can be frustrating to find a resolution.

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There is help.

GO TO THE STUDENT LOAN COUNSELING PORTAL NOW: https://app.myresolvent.com/Identity/Account/Register?channelid=348c9659-7907-4366-a9cb-090ff52e9871

Find Student Loan Payment Relief

The Student Loan Counseling Portal is designed to find solutions that reduce or even eliminate your monthly student loan payment to help you through your hardship. The portal's easy-to-understand action plan could help you find thousands of dollars of savings every year.

The Student Loan Counseling Portal displays your specific student loan repayment options, (including the new "SAVE" option, also called "REPAYE") depending on your eligibility, instead of countless ones you're not eligible for

The Student Loan Counseling Portal is 100% self-service for your privacy and convenience and best of all it simplifies the entire process. The portal gives you all your options in a simple, easy to understand format – all from the comfort of your own home.

The portal's self-service capabilities allow you to revisit your answers, so if you make a mistake, you can easily fix it to see potentially different results. Plus, you can even have the system automatically populate your loan information on the consolidation documents for you, saving you valuable time and frustration.

No payment needed to get started

Visit the Student Loan Counseling Portal now to see what options you have because if you don't know all of your options, it may cost you down the road. Since many plans contain forgiveness elements, you can find out if the options you're eligible for have forgiveness options as well. There is no payment needed to get started and if you would like to discuss the results of your options with one of our Counselors, you can make an appointment directly through the portal.

Take the next step and control your student loans

By using our online – self-service application you will find repayment options available to you. Remember, there is no need to talk to a counselor to get these results. This smart student loan portal allows you to enter in your information and it provides you with the loan simulation options you need to devise your plan for repayment!

Don't let your student loan debt control you – take control for yourself. There's no reason to let student loan payments overwhelm your budget, especially when you have the tools right here to help bring your federal (and some private) student loans under control. GET STARTED HERE: https://app.myresolvent.com/Identity/Account/Register?channelid=348c9659-7907-4366-a9cb-090ff52e9871

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Financial Education Programs (for Purchase) – DebtHelper.com

Can help with: Debt & Credit

Website	https://www.financialeducationprograms.com/programs.php?agency=0241-88
Email	community@debthelper.com

DebtHelper.com's Financial Education Programs provide a structured set of goal-based learning tools that help consumers build financial stability through practical, accessible guidance. The curriculum includes courses on budgeting, credit building, debt reduction, homebuying, credit repair, entrepreneurship, and car-buying, with each program designed to teach clear, actionable steps toward achieving specific financial milestones. Whether someone wants to understand credit, eliminate debt, purchase a home, rebuild their finances, start a business, or make a major purchase wisely, these programs offer targeted education that supports informed decision-making and long-term financial confidence.

- **Credit When Credit is Due**

Purchase Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=cwcido&agency=0241-88

Overview

Knowing how to manage your money and credit is more important now than ever before. Your personal credit history affects your ability to get a loan, car and home insurance, and even a job. Your credit history is like a credit resume, detailing what loans and lines of credit you've taken out, how much credit you're using, and how well you've repaid your debts. By taking Credit When Credit is Due, you'll get the information you need to get and keep your finances and credit on track.

Features

- **A program that adds a positive statement to your credit report.** When you complete Credit When Credit is Due, you'll receive a packet with cards you can send to the three national credit bureaus. When you send in the card, a statement will be put on your credit report that says: "I have successfully completed Credit When Credit is Due - Credito Al Merito, a 12-lesson national standardized education program on credit and financial education. Proof of completion can be verified. My book registration number is xxxxxxx." **This statement will be a positive addition to your credit report, although it will not increase your credit score.**
- **Know the basics.** You'll learn basics about the four-step process of any financial deal.
- **Get the facts about credit.** You'll learn about choosing and using credit cards that are right for you.
- **Understand the loan process.** You'll know what to expect when you apply for a loan, and you'll learn how to decide when to borrow money.
- **Make car-buying easier.** You'll learn the basics of buying a car, so that you know how to get a good deal and buy a car that fits your needs and budget.

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- **Fix your financial problems.** You'll learn what to do if you fall behind on your bills, and how to rebuild your credit if you've had difficulties in the past.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Financially Frozen**

Purchase Online Course ($50): https://www.financialeducationprograms.com/cart.php?product=ffo&agency=0241-88

Overview

If you're tired of struggling with debt, or you simply feel like you could handle your money better, Financially Frozen can help you make positive changes with your money. You'll learn why financial goals and a budget are the keys to getting ahead. You'll learn how to improve your credit, get out of debt and protect yourself and your money. Financially Frozen makes your finances easy to understand, so you can stop feeling stuck and start living the life you want.

Features

- Learn how to define your goals and values. Your values have a big effect on your finances. By figuring out what's most important to you, you can spend and save for the things that will bring you the most satisfaction. You can set financial goals. For example, if you like adventure, you may want to save for a trip overseas. If you value a comfortable home for your family, you might want to save for a remodeling project or a new couch.
- Learn to develop a budget that can get results. You'll learn to create a budget that really works, because it fits your needs and lifestyle. Your budget will also incorporate your financial goals. You'll be able to see every month how you are working toward your goals.
- Understand your credit report and credit score. Wherever you are in your financial life, your credit is important. Credit is a financial tool that can benefit you. When you learn to use it carefully, it can enhance your life.
- Learn about contracts, leases and insurance. Contracts are everywhere; find out what you should know before you sign one. Financially Frozen will help you become an educated consumer.
- Protect yourself and your money from scams. You'll get tips for spotting scams, and how to report them. You'll learn about consumer laws, websites and the Consumer Financial Protection Bureau.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above

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- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Make Your Move**

Purchase Single Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=mymo&agency=0241-88

Purchase Joint/Couple Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=mymo&agency=0241-88&joint=y

Overview

Buying a home is probably the biggest, most expensive purchase you will ever make. Educating yourself before you become a homeowner can help you get the best home for your money. The Make Your Move... A Guide to Homeownership course will help you understand the terms used in the home-buying process, the professionals you'll work with, and the documents you'll need to close your loan. You'll learn what to expect as you go through the process of shopping for and buying a home. You'll learn how to get the best deal, and how to avoid predatory lenders. You will receive a certificate when you finish the course.

Features

- **Make Your Move helps you become a financially savvy homeowner.** You'll learn why you need to get your finances in shape, and how to do it, before you even start looking at houses. You'll learn how to create a budget, check your credit report and get your financial documents in order. Doing all of this help you be well-prepared to apply for a loan.
- **Realtors? Home inspectors? Underwriters? You'll learn about the professionals that are involved in the home-buying process**, and their role in making sure you get into the home that best fits your needs and budget.
- **You'll learn how to find the right lender, and how to questionable or predatory lending schemes.**
- **There's more to buying a home that just finding one you like.** You'll learn how to select the right home – or build one, if that's the option you prefer. Ultimately, your goal is to find a home you like that fits your budget and your needs.
- **You'll learn about the credit approval process and many of the types of loans available for homebuyers.** Some specialized loans may be available to you based on your income, vocation or other criteria. After you get your loan, you'll learn about the steps involved in making an offer and closing on the purchase of your new home.
- **You'll learn how to be a good homeowner.** Make Your Move includes lists of seasonal maintenance chores. You'll learn why repairs and maintenance are essential when you're living in your home, and when you want to sell it.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above

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- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Rebuilding Your Credit**

Purchase Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=ryco&agency=0241-88

Overview

If you have been experiencing financial hardship, you may be looking forward to getting out from under the weight of your debt and starting again. You probably have lots of questions as you rebuild financially. The practical information in Rebuilding Your Credit will prepare you for the process of starting over with your finances and credit.

Features

- **Rebuilding Your Credit helps you understand the importance of good credit.** Even if you think you never want to use credit cards or take out a loan again, you need good credit. Your credit report and credit score can affect your ability to get a job, rent or buy a home, and get better insurance rates.
- **You'll learn the basics of creating a workable budget for yourself and your family.** Using a budget is the best way to stabilize your financial life and make sure, every month, that you have enough money to pay your bills and pay for necessary expenses, such as groceries.
- **You'll learn why saving money is important** – even if you start with amounts as small as the loose change you find in your couch or your pockets. Having an emergency fund is a way of protecting yourself when you're faced with unexpected expenses.
- **You'll learn how to dispute errors on your credit report and dispute calls from debt collectors.** As a consumer recovering from bankruptcy, one of the most important things you can do is advocate for yourself and make sure your credit report accurately reflects your finances.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **START RIGHT: Build Your Own Business**

Purchase Online Course ($100): https://www.financialeducationprograms.com/cart.php?product=sro&agency=0241-88

Overview

If you dream of running your own small business and need help getting started, you'll like Start Right: Build Your Own Business. Start Right: Build Your Own Business guides you step by step through the process of turning your dream into reality. You'll learn how to write a thorough business plan, find the money you need to get started, and fully

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prepare yourself to set up, organize, advertise and run your own business. Start Right: Build Your Own Business gives you easy-to-understand information that will help you avoid many common, costly business mistakes. Start Right: Build Your Own Business is available as a hands-on workbook or as an online program.

Features

- **Hands-on activities will help you write a detailed business plan.** You'll map out a clear and complete description of your business. When you are ready to apply for a business loan, you'll impress lenders by being fully prepared to explain your ideas.
- **You can find the money to start a business.** Start Right: Build Your Own Business explains your options, from keeping your day job to finding investors. Knowing the benefits and drawbacks of every option will help you make the best choice for you.
- **You'll know how to manage your personal and business finances.** When your personal finances are in good shape, you'll be better prepared to manage your business finances. Charts and worksheets will teach you how to effectively handle your personal finances, and how to understand and manage your business books.
- **You'll learn how to choose an accountant, an attorney and other professionals whose advice you'll need while you start and run your business.** You'll learn how to choose professionals you feel comfortable with, how often to meet with them and what questions to ask.
- **Checklists and activities throughout the book will help you stay organized and on track.** As you complete the checklist of items in each chapter, you'll move forward with confidence, knowing that you are more prepared to succeed as a business owner.
- **You'll learn how to avoid common business mistakes.** Start Right: Build Your Own Business draws on 30 years of experience from an expert who helps business owners start and run successful small businesses. If you apply the information in Start Right, you can run a business.

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **10 Steps to Buying a Car**

Purchase Online Course ($50): https://www.financialeducationprograms.com/cart.php?product=teno&agency=0241-88

Overview

WE LOVE OUR VEHICLES

As Americans, we love our vehicles. We remember our first vehicles and our favorite vehicles. We remember the ride we drove in high school or college. In reality, most of us can recall every auto we have ever driven. For some of us, our car or truck is a friend

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that we name. Our car is something we use to transport people and pets we love and care about as well as go on adventures to new and exciting places. For some of us, our cars become our hobbies, working either on or through racing. Cars are a part of our American life.

When we buy a car, we want a good deal ... even a great deal on a reliable car. We want to be treated fairly and to receive good financing. This does not just happen. One car dealer is not going to tell us the other dealership is having a sale. A financial institution is not going to tell us to check out the financing at a different financial institution. **Finding the best deal takes work on our part before we ever start looking at cars at the dealership.**

Features

10 Steps to Buying a Car will take you through all ten steps to buying a car that will leave you feeling good financially and getting a car you love.

- STEP ONE: DETERMINE WHAT PAYMENT YOU CAN AFFORD
- STEP TWO: KNOW HOW MUCH TOTAL DEBT YOU CAN AFFORD
- STEP THREE: KNOW YOUR CREDIT REPORT DETAILS AND CREDIT SCORE
- STEP FOUR: VISIT A LENDER
- STEP FIVE: DETERMINE WHAT DO YOU WANT IN A CAR, TRUCK, OR SUV
- STEP SIX: SHOP FOR THE CAR OR TRUCK YOU WANT
- STEP SEVEN: NEGOTIATE THE DEAL
- STEP EIGHT: FINANCE THE DEAL
- STEP NINE: INSURING YOUR PURCHASE
- STEP TEN: FINALIZING THE FINANCING

Tech Specs

- Internet Explorer 10.0 or above
- Internet Access
- Windows 8 or above
- E-mail account
- Java Script should be enabled
- Cookies should be enabled
- **Make Your Move (Español)**

Comprar Curso en Línea Para Una Persona ($100): https://www.financialeducationprograms.com/cart.php?product=mymso&agency=0241-88

Comprar Curso en Línea Para Parejas ($100): https://www.financialeducationprograms.com/cart.php?product=mymso&agency=0241-88&joint=y

Visión de conjunto

Comprar una casa es probablemente la compra más grande y más cara que jamás harás. Educarse antes de convertirse en propietario puede ayudarle a obtener el mejor hogar para su dinero. El curso Make Your Move... A Guide to Homeownership te ayudará a entender los términos utilizados en el proceso de compra de la casa, los profesionales con los que trabajarás y los documentos que necesitarás para cerrar tu préstamo. Usted aprenderá qué esperar mientras pasa por el proceso de comprar y comprar una casa.

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Usted aprenderá cómo obtener el mejor trato, y cómo evitar los prestamistas depredadores. Recibirá un certificado cuando termine el curso.

Características

- **Make Your Move le ayuda a convertirse en un dueño de casa con experiencia financiera.** Usted aprenderá por qué necesita para obtener sus finanzas en forma, y cómo hacerlo, antes incluso de empezar a buscar en las casas. Aprenderá cómo crear un presupuesto, revisar su informe de crédito y obtener sus documentos financieros en orden. Hacer todo esto le ayudará a estar bien preparado para solicitar un préstamo.
- **¿Corredores de bienes raíces? ¿Los inspectores de casa? ¿Suscriptores? Usted aprenderá acerca de los profesionales que están involucrados en el proceso de compra de la casa**, y su papel en asegurarse de que usted consigue en el hogar que mejor se adapte a sus necesidades y presupuesto.
- **Usted aprenderá cómo encontrar el prestamista derecho, y cómo a esquemas de préstamos cuestionables o depredadores.**
- **Hay más para comprar una casa que acaba de encontrar uno que te gusta.** Aprenderá cómo seleccionar la casa adecuada o crear una, si esa es la opción que prefiere. En última instancia, su objetivo es encontrar una casa que te gusta que se ajuste a su presupuesto y sus necesidades.
- **Usted aprenderá sobre el proceso de aprobación de crédito y muchos de los tipos de préstamos disponibles para los compradores de vivienda.** Algunos préstamos especializados pueden estar disponibles para usted basado en sus ingresos, vocación u otros criterios. Después de obtener su préstamo, aprenderá sobre los pasos involucrados en hacer una oferta y el cierre de la compra de su nuevo hogar.
- **Usted aprenderá a ser un buen dueño de casa.** Make Your Move incluye listas de tareas de mantenimiento estacional. Usted aprenderá por qué las reparaciones y el mantenimiento son esenciales cuando usted está viviendo en su casa, y cuando usted quiere venderlo.

Especificaciones técnicas (Sólo en línea)

- Internet Explorer 10.0 o superior
- Acceso a Internet
- Windows 8 o superior
- Cuenta de correo electrónico
- Java script debe estar habilitado
- Cookies deben estar habilitadas

Get In Touch

You can contact us any way that is convenient for you. You can also use a quick contact form below or visit our office personally.

Email us with any questions or inquiries or use our contact form at https://www.financialeducationprograms.com/contacts.php?agency=0241-88. We would be happy to answer your questions.

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Phone

561-472-8000

E-mail

community@debthelper.com

Headquarters

1325 N Congress Ave Ste 201 West Palm Beach FL 33401

Group Workshops: Free Financial Education Webinars – DebtHelper.com

Can help with: Debt & Credit

Website	https://www.debthelper.com/personal-finance-education
Email	community@debthelper.com

Free Financial Education Webinars

DebtHelper.com believes that education is the cornerstone to a secure financial future. Financial literacy is often overlooked as a necessary curriculum in our educational system and therefore DebtHelper.com strives to provide personal finance education whenever possible to local high school, college and community groups.

For community groups, schools and businesses located in the South Florida area, Credit Card Management Services offers free, on-site personal finance and credit education seminars cateredto your audience's needs. If you are interested in having a DebtHelper.com credit counselor provide a personal finance and credit presentation to your group please e-mail at community@debthelper.com or call (561) 472-8000.

The DebtHelper.com Financial Life Skills awareness program is offering the following seminars, programs and materials NOW and, as always, FREE to consumer groups:

- **How to Create a Spending Plan:**

Participants taking this course learn to how to create and utilize a spending plan. This course includes money saving suggestions to help consumers develop realistic financial goals.

- **Budgeting:**

The seminar takes participants through the entire budgeting process, offering money saving suggestions and the development of realistic financial goals.

- **Understanding Debt:**

This seminar takes an in-depth look at why consumers overspend and subsequently fall into serious debt along with steps to recovery.

- **Improving Your Credit Score/Factors of Scoring:**

This seminar offers a graphic picture as to how the score is created; what goes into a credit score; and what can be done to improve it?

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This seminar follows the path of a bad debt, illustrates exactly what will happen, provides a list of debtors' rights and guides participants into a better understanding of the debt process.

- **How to Read Your Credit Report:**

This seminar teaches consumers how to read and how to obtain a free credit report.

- **Self Help:**

Many people have practically given up when it comes to finances or feeling like they are playing on a level field. This seminar offers some personal finance networking avenues, methods to bring the entire family into the self-help process and educates on empowerment methods to financial self sustenance.

- **The Importance of Credit:**

How can a consumer borrow or buy anything if they have credit issues? This seminar will provide information about establishing and maintaining good credit, what creditors are looking for and why, sometimes, having bad credit is better than having no credit at all.

- **Buying a Home:**

This seminar concentrates predominantly on what's needed before going to a broker or lender, types of mortgages, where assistance may be available and the importance of purchase preparation.

- **Credit DOs and DON'Ts:**

Some consumers are relatively puzzled as to what their responsibilities are and how to thwart financial problems. This seminar gives preventative and pro-active solutions to potential and existing credit mishaps.

- **Post-Purchase Homebuyers:**

This seminar answers the questions: What to do after you are in the home? How do you handle small repairs? How can I save money on utilities? These topics and much more are examined.

To schedule a free seminar at your place of business, please Call DebtHelper.com today: (561) 472-8000.

Federal Trade Commission – Consumer Advice: Credit, Loans, and Debt

Can help with: Debt & Credit

Website	https://consumer.ftc.gov/credit-loans-and-debt/credit-and-debt

Credit, Loans, and Debt

Learn about getting and using credit, borrowing money, and managing debt.

Credit and Debt

What to know about your credit history, using credit and debit cards, managing your debt, and debt collection.

Learn more: https://consumer.ftc.gov/credit-loans-and-debt/credit-and-debt

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Loans and Mortgages

Understanding consumer loans, including payday loans and car title loans, plus home mortgages and home equity loans.

Learn more: https://consumer.ftc.gov/credit-loans-and-debt/loans-and-mortgages

Related Scams

- Debt and Credit Scams: https://consumer.ftc.gov/all-scams/debt-credit-scams
- Student Loan and Education Scams: https://consumer.ftc.gov/all-scams/student-loan-education-scams
- Rental and Housing Scams: https://consumer.ftc.gov/all-scams/rental-housing-scams
- Car Buying Scams: https://consumer.ftc.gov/all-scams/car-buying-scams

Website: https://consumer.ftc.gov/credit-loans-debt

Federal Trade Commission – Get Your Free Credit Report (AnnualCreditReport.com)

Can help with: Debt & Credit

Phone	call 1-877-322-8228, or
Website	https://consumer.ftc.gov/articles/free-credit-reports

Free Credit Reports

Your credit report is an important part of your financial life. It can determine whether you can get credit, how good or bad the terms for getting credit are, and how much it costs you to borrow money. Learn how to get your free credit report — and why it's a good idea.

Watch the video to learn more: https://vimeo.com/352064477

About Credit Reports

What is a credit report?

A credit report is a summary of your personal credit history. Your credit report includes identifying information — like your address and date of birth — and information about your credit history — like how you pay your bills or if you filed for bankruptcy. Three nationwide credit bureaus (Equifax, Experian, and TransUnion) collect and update this information. Not all creditors report information to credit bureaus, but most nationwide chain store and bank credit card accounts, along with loans, are included in credit reports.

The information in your credit report can affect your buying power. It can also affect your chance to get a job, rent or buy a place to live, and buy insurance. Credit bureaus sell the information in your report to businesses that use it to decide whether to loan you money, give you credit, offer you insurance, or rent you a home. Some employers use credit reports in hiring decisions. The strength of your credit history also affects how much you will have to pay to borrow money.

The credit bureaus must

- make sure that the information they collect about you is accurate
- give you a free copy of your report once every 12 months
- give you a chance to fix any mistakes

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The Fair Credit Reporting Act (FCRA), a federal law, requires this.

Why get a copy of my report?

Getting your credit report can help protect your credit history from errors and help you spot signs of identity theft.

Check to be sure the information is accurate, complete, and up-to-date. It's important to do this at least once a year. Be sure to check before you apply for credit, a loan, insurance, or a job. If you find mistakes on your credit report, contact the credit bureaus and the business that supplied the information to get the mistakes removed from your report (https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports).

Check to help spot identity theft (https://www.consumer.ftc.gov/articles/what-know-about-identity-theft). Mistakes on your credit report might be a sign of identity theft. Once identity thieves steal your personal information — like your name, date of birth, address, credit card or bank account, Social Security, or medical insurance account numbers — they can drain your bank account, run up charges on your credit cards, get new credit cards in your name, open a phone, cable, or other utility account in your name, steal your tax refund, use your health insurance to get medical care, or pretend to be you if they are arrested.

Identity theft can damage your credit with unpaid bills and past-due accounts. If you think someone might be misusing your personal information, go to IdentityTheft.gov to report it and get a personalized recovery plan.

How To Get Your Free Annual Credit Reports

How do I order my free annual credit reports?

The three nationwide credit bureaus — Equifax, Experian, and TransUnion — have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three credit bureaus individually. These are the only ways to order your free annual credit reports:

- visit AnnualCreditReport.com
- complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

Only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit reports you are entitled to by law.

How often can I get a free report?

Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. In addition, the three bureaus have permanently extended a program that lets you check your credit report from each once a week for free at AnnualCreditReport.com.

Also, everyone in the U.S. can get six free credit reports per year from Equifax through 2026 by visiting AnnualCreditReport.com. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) that you can get annually at AnnualCreditReport.com.

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Are there other ways to get a free report?

Under federal law, you're entitled to a free credit report if

- you get a notice saying that your application for credit, employment, insurance, or other benefit has been denied, or another unfavorable action has been taken against you based on information in your credit report. That's known as an adverse action notice. You must ask for your report within 60 days of getting the notice. The notice will give you the name, address, and phone number of the credit bureau, and you can request your free report from them.
- you're out of work and plan to look for a job within 60 days
- you're getting public assistance
- your report is inaccurate because of identity theft or other fraud
- you have a fraud alert on your credit file

If you fall into one of these categories, contact a credit bureau. Use the contact information below or at https://www.identitytheft.gov/#/CreditBureauContacts.

What To Expect When You Order Your Credit Reports

What information do I have to give?

To keep your account and information secure, the credit bureaus have a process to verify your identity. Be prepared to give your name, address, Social Security number, and date of birth. If you've moved in the last two years, you may have to give your previous address. They'll ask you some questions that only you would know, like the amount of your monthly mortgage payment. You must answer these questions for each credit bureau, even if you're asking for your credit reports from each credit bureau at the same time. Each credit bureau may ask you for different information because the information each has in your file may come from different sources.

When will my report arrive?

Depending on how you ordered it, you can get it right away or within 15 days

- online at AnnualCreditReport.com — you'll get access immediately
- by calling toll-free 1-877-322-8228 — it'll be processed and mailed to you within 15 days
- by mail using the Annual Credit Report Request Form (https://www.annualcreditreport.com/manualRequestForm.action) — it'll be processed and mailed to you within 15 days of receipt of your request

It may take longer to get your report if the credit bureau needs more information to verify your identity.

Can I get my reports in Braille, large print, or audio formats?

Yes, your free annual credit reports are available in Braille, large print, or audio formats. It takes about three weeks to get your credit reports in these formats.

If you are a person who is blind or print disabled, call 877-322-8228, give personal information to verify your identity, give additional information to certify that you're visually impaired according to the Americans with Disabilities Act, then pick the format you want.

If you are a person who is deaf or hard of hearing, call 7-1-1 to access your local TDD service, then refer the Relay Operator to AnnualCreditReport.com's TDD service at 1-800-821-7232.

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How To Monitor Your Credit Reports

Is it good to order reports from all three credit bureaus at the same time?

You have options: order your free reports at the same time, or stagger your requests throughout the year. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Because each nationwide credit bureau gets its information from different sources, the information in your report from one credit bureau may not be the same as the information in your reports from the other two credit bureaus.

Is it possible to buy a copy of my report?

Yes, if you don't qualify for a free report, a credit bureau may charge you a reasonable amount for a copy of your report. But before you pay for a report, always check to see if you can get a copy for free from AnnualCreditReport.com.

To buy a copy of your report, contact the nationwide credit bureaus:

- Equifax: 1-800-685-1111; https://www.equifax.com/personal/credit-report-services
- Experian: 1-888-397-3742; https://www.experian.com/help/
- TransUnion: 1-888-909-8872; https://transunion.com/credit-help

Who Can Get Copies of Your Credit Reports

Federal law says who can get your credit report. If you're applying for a loan, credit card, insurance, car lease, or an apartment, those businesses can order a copy of your report, which helps in making credit decisions. A current or prospective employer can get a copy of your credit report — but only if you agree to it in writing.

Avoid Other Sites Offering Free Credit Reports

You might see companies and sites offering free credit reports, but there's only one authorized place to get the free annual credit reports you're entitled to by law: AnnualCreditReport.com. Other sites pretend to be associated with AnnualCreditReport.com or claim to offer free credit reports, free credit scores, or free credit monitoring. They also use terms like "free report" in their names. They might even have URLs that misspell — on purpose — AnnualCreditReport.com in the hope that you'll mistype the name of the official site. If you visit one of these imposter sites, you might wind up on other sites that want to sell you something or collect — and then sell or misuse — your personal information. AnnualCreditReport.com and the credit bureaus will not email you asking for your Social Security number or account information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from AnnualCreditReport.com or any of the credit bureaus, don't reply or click on any link in the message. It's probably a scam.

Report Scams

If you see a scam, fraud, or bad business practices, tell the FTC at ReportFraud.ftc.gov. We can't resolve your individual report, but we use reports to investigate and bring cases to stop wrongdoing. Your report can help protect others from fraud.

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Florida Housing Finance Corporation- FloridaHousingSearch.org

Can help with: Debt & Credit

Website	https://www.floridahousingsearch.org/

Contact

Toll-Free: 1.877.428.8844

Español: 1.877.428.8844

Fax: 1.704.334.0779

TDD/TTY: 7-1-1

The Florida Housing Finance Corporation (Florida Housing) was created by the state Legislature 40 years ago to assist in providing a range of affordable housing opportunities for residents that help make Florida communities great places in which to live, work and do business. Our vision is to be recognized as an outstanding provider of innovative, measurable, data-driven and fiscally sustainable solutions that respond to the affordable housing challenges of our state.

Today, Florida Housing continues its mission by increasing affordable housing opportunities and ensuring that its programs are well matched to the needs of those we serve. We know that we cannot accomplish our mission alone. As such, we continue to work with local governments, non-profits, elected officials and others to help spread the importance of affordable housing in Florida's communities.

Multifamily Development

Multifamily development programs (or rental housing program) include State Apartment Incentive Loan (SAIL), Multifamily Mortgage Revenue Bonds (MMRB), Florida Affordable Housing Guarantee (Guarantee Program), HOME Investment Partnerships, Elderly Housing Community Loan (EHCL), Low Income Housing Tax Credit (LIHTC) program, Grants to Serve Persons with Developmental Disabilities and National Housing Trust Fund.

Special Programs

Florida Housing's special programs include the State Housing Initiatives Partnership (SHIP), Predevelopment Loan Program (PLP), Demonstration Loans, Foreclosure Counseling Program (FCP), and the Affordable Housing Catalyst Program (Catalyst).

Homeownership

Florida Housing's homeownership programs include Homebuyer Loan programs, Downpayment Assistance programs (DPA), and the Homeownership Pool Program (HOP).

FloridaHousingSearch.org

Florida Housing provides a web-based rental housing locator (**https://www.floridahousingsearch.org/**) that allows the public to search for affordable rental housing 24 hours a day, seven days a week. In addition, a toll-free, bilingual call center is available Monday – Friday for those without access to the Internet.

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FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/consolidate/
Email	support@envoymediagroup.com

We're here to help.

- **Florida residents are struggling** to keep up with payments as interest rates and costs of living rise.
- **The growing bills have become so overwhelming,** many feel stuck and don't know what to do next.
- **This led more than 13,000 residents to reach out for help last month.**
- **Most are trying their best** to get out, but high interest payments are making it nearly impossible to catch up. Many are concerned bankruptcy will soon be their only option.
- **By answering a few simple questions,** residents can receive a free evaluation (https://www.floridadebtrelief.org/consolidate/) and find out if they can consolidate multiple payments into one.

An Overview of Relief Resources

View all below videos at https://www.floridadebtrelief.org/:

- **How Our Site Works:** This video explains how bills can often become overwhelming due to unexpected life events such as a business downturn, reduction in income, or medical hardship. It's important for consumers to be aware of all options available to help with unmanageable bills -- as well as state and federal hardship assistance available for individuals and families.
- **Understanding Consumer Protections:** This video provides information on federal regulations and protections in place to help consumers understand their rights and responsibilities.
- **Truth-in-Lending Act/Credit Card Accountability and Disclosure Act:** This video provides details on the Truth-In-Lending Act which protects consumers from unfair and predatory lending and credit card practices.
- **The Fair Debt Collection Practices Act:** This video explains how the FDCPA protects consumers against unfair and abusive collection practices.
- **The Consumer Financial Protection Bureau:** This video provides an overview of the Consumer Financial Protection Bureau, including its mission and purpose as an agency dedicated to making sure individuals and families are treated fairly by banks, lenders, and other financial institutions.
- **Understanding Consolidation Loans and Options:** This video summarizes options available to consumers who are experiencing financial hardship. It's important for consumers to understand consolidation loans and options, as well as bankruptcy rights, requirements, and regulations.
- **Steps State Residents Can Take on Their Own:** This video provides a variety of information regarding DIY self-help options available to consumers experiencing financial difficulty. It's important to be educated on budgeting, spending and self-help options available to consumers who desire to take control of their financial future.

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- **Foreclosure Assistance:** This video educates consumers facing home foreclosure of the state and federal resources available to help, as well as steps they can take to avoid foreclosure.
- **Tax Help: The Taxpayer Advocate Service:** This video informs taxpayers of a resource available to help taxpayers via the “IRS Taxpayer Advocate Service”. Known as the “taxpayer’s voice at the IRS”, it was mandated and created as an independent agency to help taxpayers resolve IRS issues.
- **Resources to Help Families, Veterans, Elderly:** This video provides information on a wide range of local, state, and federal resources available to help families, veterans, and the elderly experiencing personal or financial hardship.
- **Teaching Children About Financial Responsibility:** This video highlights the importance of educating young people on all areas of financial responsibility and management.
- **People Helping People Meeting People Where They Are:** This video explains how important it is for people from all walks of life to share their story – as a source of hope and encouragement to empower others.

Help for Florida Residents – Hardship Resources

Watch the Overview Video: https://www.youtube.com/watch?v=FnkWNORrAoY

There are a variety of state, federal, and local resources available for those in need of support. These resources are provided to assist people in a variety of hardships and circumstances. Note that the resources linked here are not provided directly by FloridaDebtRelief.org. Instead, this page is intended to provide a starting point for finding the best help available for a variety of situations.

Local Information

Social programs and relief resources are often provided through a variety of government entities. The federal government often funds states, who in turn fund counties to provide relief for their residents. Sometimes, relief benefits and resources are administered directly at the federal level. In other cases, your state may directly grant benefits. But in many cases, you can access local resources at the city and/or county level. You may be able to take advantage of assistance and programs that are offered in your local area.

The following links provide information specific to your county. Simply click on the link, locate your county, and gain access to news, information, and hardship relief resources in your area. Additionally, sometimes simply entering your city name and the word "hardship" or "relief" in a search engine can help steer you in the right direction for your specific, local needs.

Find County Emergency Management Resources: https://www.floridadisaster.org/counties/

General Guidance

We know that hardship brings worry and stress. There is a ton of information out there and you may not know where to start. Fortunately, many entities, including creditors, lenders, service providers, legal entities, and more, are willing to provide assistance and leniency while you're working to figure things out.

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Our Story

We began in 2007 as a credit education organization – helping individuals and families understand all about personal credit and the wise use of credit. Then, in 2008 a financial crisis hit with cheap, easy-to-obtain credit and lax lending standards that led to a housing bubble that quickly grew out of control. The recession that followed caused many people to lose their savings, and their homes. People began to reach out to us for help, not for credit information, but to cope with overwhelming bills. In response, we first educated ourselves on all aspects of coping with debts including consolidation options as well as DIY self-help steps consumers can take on their own. Now, through educating individuals and families on consolidation options, free DIY resources through Project Debt Box, and providing information and access to hardship assistance and social services for those in the most difficult of situations, we now support a community committed to encourage, empower, and inspire each other.

About Us

FloridaDebtRelief.org assists individuals, families, and businesses with education and resources to understand and access debt consolidation options. In addition we provide access to state and federal hardship resources as well as self-help strategies for better budgeting and financial management.

While FloridaDebtRelief.org strives to provide visitors with information appropriate for each person, every situation is unique and debt consolidation may not be beneficial for all circumstances. It is recommended that individuals seek the advice of a financial or legal professional to properly understand potential benefits as well as the short and long-term effects of individual debt consolidation options on personal credit and credit scores.

A Note from the Founder

We hope this website provides you with valuable information to help you better understand your debt consolidation options.

If you're like many people in debt, you may not be aware of the debt consolidation options available to you. Debt consolidation, depending on your financial situation, could help to reduce your interest rates, lower your payments, or even help you get out of debt entirely. While exploring debt consolidation options can sometimes be stressful – many people find it reassuring to know that there are options available to help them regain control of finances and avoid bankruptcy.

Please be advised that, while debt consolidation can help to reduce debts and potentially save a substantial amount of money, they do not make debts magically go away. Consumers need the basic discipline to meet the terms of their new debt consolidation plan, should they decide to pursue debt consolidation.

FloridaDebtRelief.org does not provide direct debt consolidation services but serves to connect consumers, upon request, to BBB accredited companies that offer a free evaluation and review of consolidation options at no obligation.

Finally, prior to taking any major financial action, we recommend consumers take the time to understand the implications of debt consolidation and be fully informed of the pros and cons of any and all consolidation plans.

Here's to your financial freedom!

Walter E. Burch

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Editor-in-Chief

FloridaDebtRelief.org

Please note that we serve visitors through permission-based marketing whereby consumers are requesting debt consolidation options and under no circumstances do we utilize the services of outbound telemarketing firms or auto-dialers. Recently, we have become aware of companies or organizations who call individuals using our good name to deceive the public. This is not our company making these automated calls to consumers and it is our policy not to engage in this form of marketing.

You may contact us (for customer support and technical assistance related to FloridaDebtRelief.org) at: support@envoymediagroup.com or by calling (800) 708-2392 PST.

Phone: 1-877-959-7177

Phone (Español): 1-855-996-0444

Debt Consolidation Hotline: 1-888-491-7114

Website: https://www.floridadebtrelief.org/

FloridaDebtRelief.org is owned and operated by:

Envoy Media Group, Inc.

30721 Russell Ranch Road, Suite 140

Westlake Village, CA 91362

Phone: (800) 708-2392 (Customer Service and Technical Support)

Programs offered by FloridaDebtRelief.org (12):

Assistance for Children and Families – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Children-and-Families.html

Watch the Overview Video: https://www.youtube.com/watch?v=d2h3oNljMx0

Assistance for Children and Families

Hardship can hit especially hard for families with children. Whether you're a parent who's struggling to make ends meet to provide for your family, having difficulty finding affordable childcare for your children, needing educational resources for your children, or you have other concerns related to the health and welfare of your children, there are resources and programs that can help ease the stress and strain of managing through crisis.

Federal Resources

- Find Assistance for Low-Income Families: https://www.usa.gov/benefit-finder
- Get Comprehensive Information About Resources and Programs from the Administration for Children and Families (HHS): https://acf.gov:443/

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State Resources

- Check Eligibility and File for Food, Medical, or Temporary Cash Assistance: http://www.myflorida.com/accessflorida/
- View General Information about the Food Assistance Program: https://www.myflfamilies.com/services/public-assistance/supplemental-nutrition-assistance-program-snap
- View General Information about Medicaid: https://www.myflfamilies.com/medicaid
- View General Information about the Temporary Cash Assistance Program: https://www.myflfamilies.com/service-programs/access/temporary-cash-assistance.shtml#moe
- Get Disaster Resource Information from the Division of Emergency Management: https://www.floridadisaster.org/

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Children-and-Families.html

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Debt Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Debt.html

Watch the Overview Video: https://www.youtube.com/watch?v=H3lwlVH1cdA

Debt Assistance

Debt can be crippling to individuals, families, and businesses. While most people carry some form of debt, hardships and unforeseen circumstances can cause it to quickly spiral out of control. Debt can feel like an anchor, a constant weight on everyday life with seemingly no way to climb out of it. Fortunately, there are many options to help get a handle on debt, including consolidation and DIY tools and practices.

Federal Resources

- Get Tips to Help Ease the Impact of Debt During the Coronavirus: https://www.consumerfinance.gov/archive/blog/coronavirus-and-dealing-debt-tips-help-ease-impact/
- Avoid Debt Relief Scams (FTC): https://www.ftc.gov/news-events/media-resources/consumer-finance/debt-relief-credit-repair-scams
- Learn How you can Cope with Debt (FTC): https://www.consumer.ftc.gov/articles/0150-coping-debt

State Resources

- Get Help Managing your Debt Today: https://www.floridadebtrelief.org/

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Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Debt.html

Assistance for the Elderly and Aging – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Elderly-and-Aging.html

Watch the Overview Video: https://www.youtube.com/watch?v=LqRJwuQrrzc

Assistance for the Elderly and Aging

If you are a senior citizen facing hardship, there may be resources and programs available to help you. Whether your specific hardship is financial, medical, or something else, there are many entities that offer programs designed to help.

Federal Resources

- View General Info on Benefits for Senior Citizens: https://www.usa.gov/benefit-finder
- Explore Social Service Programs for Senior Citizens (HHS): https://www.hhs.gov/programs/social-services/programs-for-seniors/index.html
- Get COVID-19 Guidance for Older Adults (CDC): https://www.cdc.gov/aging/covid19-guidance.html
- See if You're Eligible for Medicare: https://www.usa.gov/medicare
- See if You're Eligible for the Senior Community Service Employment Program: https://www.usa.gov/job-training
- Check Eligibility for the Senior Farmers' Market Nutrition Program: https://www.usa.gov/senior-food-programs
- Visit the Social Security Administration Website: https://www.ssa.gov/
- View Eligibility for Disaster Resources for Older Americans: https://acl.gov/programs/aging-and-disability-networks
- Get Housing Information for Senior Citizens: https://www.hud.gov/topics/information_for_senior_citizens

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Elderly-and-Aging.html

Housing, Mortgage, and Rent Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Housing-and-Mortgage.html

Watch the Overview Video: https://www.youtube.com/watch?v=W6o3ahCojjk

Housing, Mortgage, and Rent Assistance

Housing: it's a fundamental need and can also be the source of major stress and financial instability. During times of hardship, finding ways to keep a roof over your head may seem nearly impossible. The threat of foreclosures and evictions may keep you up at night, but you are not alone, and there are programs that can help. Many mortgage

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companies are offering loan forbearance, and many landlords have pressed pause on evictions.

Take a look at the resources below to browse various options that may provide relief for your specific housing hardship.

Federal Resources

- Find a Housing Counseling Expert: https://www.makinghomeaffordable.gov/get-answers/get-answers-how-to-find-housing-counselor
- Avoid Foreclosure Rescue Scams: https://www.makinghomeaffordable.gov/get-answers/get-answers-how-avoid-scams
- Get Information on Avoiding Foreclosure (HUD): https://www.hud.gov/topics/avoiding_foreclosure
- View the Housing Choice Vouchers Fact Sheet (HUD): https://www.hud.gov/topics/housing_choice_voucher_program_section_8
- Learn About Mortgage Relief and Forbearance (HUD): https://www.hud.gov/coronavirus/homeowners

State Resources

- Find Housing Assistance Resources Through Your County: https://www.hud.gov/contactus/public-housing-contacts

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Housing-and-Mortgage.html

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Physical, Mental, and Emotional Wellness – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Physical-Mental-and-Emotional-Wellness.html

Watch the Overview Video: https://www.youtube.com/watch?v=6da9U2Hq3c0

Physical, Mental, and Emotional Wellness

During times of hardship, it is important to do the best you can to make sure you take care of yourself; after all, it's nearly impossible to take care of others when you're not looking out for YOU. Check out the links below to get some facts, dispel some myths, get some tips, and learn some coping techniques to keep you balanced, even when dealing with stressful situations. While some of these resources are specific to the coronavirus, there are many practical tips and tools that can help keep you well and help you navigate any type of hardship.

Federal Resources

- Get a Comprehensive Overview on Stress and How to Manage It (NLM): https://medlineplus.gov/stress.html
- Learn about the Guidelines for Healthy Physical Activity (HHS): https://odphp.health.gov/our-work/nutrition-physical-activity/physical-activity-guidelines/current-guidelines
- Learn to Cope with Stress Amid the COVID-19 Pandemic (CDC): https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html

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- Protect Yourself and Others from the Spread of COVID-19 (WHO): https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Physical-Mental-and-Emotional-Wellness.html

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Small Businesses Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Small-Business.html

Watch the Overview Video: https://www.youtube.com/watch?v=ijTKpKilTXA

Small Businesses Assistance

Owning your own business can come with its fair share of challenges and hardship, especially during times of economic downturn. However, there are many options for business owners who need assistance. Whether you're in need of financial assistance or general guidelines and advice, there are resources available to help you navigate challenging situations.

Federal Resources

- Learn How the CARES Act Provides Assistance to Small Businesses: https://home.treasury.gov/policy-issues/coronavirus/assistance-for-small-businesses
- Apply for Disaster Assistance with the SBA: https://www.sba.gov/disaster/
- Discover Coronavirus Relief Options and Funding Programs (SBA): https://www.sba.gov/funding-programs/loans/coronavirus-relief-options
- Learn About the Economic Injury Disaster Loan Emergency Advance (SBA): https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance
- Learn about the Small Business Association Debt Relief Measures (SBA): https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief

State Resources

- Get General Information Related to Small Businesses: http://floridasbdc.org/
- Find Relief for Businesses Affected by COVID-19: https://floridasbdc.org/services/consulting/preparedness/

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Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Small-Business.html

Student Aid – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Students.html

Watch the Overview Video: https://www.youtube.com/watch?v=8ipCaF3LVpY

Student Aid

If you're a student and finding it difficult to pay for school and other expenses, all while maintaining your studies, help is available. The federal government has enacted programs for students facing hardship, and you may be able to take advantage of one or more of the current assistance options.

Federal Resources

- Get Information about the CARES Act Higher Education Emergency Relief Fund (DOE): https://www2.ed.gov/about/offices/list/ope/caresact.html
- Understand Financial Aid and the Various Types (DOE): https://studentaid.gov/h/understand-aid/
- Get Temporary Relief from Student Loans: https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief
- Avoid Financial Aid Scams (FTC): https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams

State Resources

- Find Comprehensive Information and Resources for Schools, Colleges, Universities, and Child Care Programs: https://www.floridahealth.gov/diseases-and-conditions/disease/covid-19/
- Get Information about Student Loan Forbearance and Deferment: http://www.floridastudentfinancialaid.org/FFELP/Student_2nd_Level/student_page_2.html

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Students.html

Tax Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Taxes.html

Watch the Overview Video: https://www.youtube.com/watch?v=UbjivN1jJEI

Tax Assistance

Taxes can be burdensome under normal circumstances, but especially during times of hardship. Maybe you underestimated your tax liability and didn't pay enough throughout the year, causing you to owe on your income taxes. Maybe you have an accumulation of back taxes that just won't seem to go away. Perhaps you still haven't

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filed and are concerned about the consequences of filing late. Whatever your specific tax situation, there may be policies, programs, and resources that can help.

Federal Resources

- Get Information on Tax Relief and Economic Impact Payments (IRS): https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments
- Get Answers to Frequently Asked Questions and Search/Browse Dozens of Tax-Related Categories (IRS): https://www.taxpayeradvocate.irs.gov/get-help

State Resources

- Search and Browse General Taxpayer Information: https://floridarevenue.com/property/Pages/Taxpayers.aspx

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Taxes.html

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Unemployment Assistance – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Unemployment.html

Watch the Overview Video: https://www.youtube.com/watch?v=zp065QdtzNI

Unemployment Assistance

Sometimes unemployment comes without warning. Any number of factors can converge and you may find yourself suddenly unemployed. Whether due to economic factors, personal or family factors, or medical emergencies, the loss of a job can make for stressful times in one's life. Even with advanced warning, you may not have the runway you need to find gainful employment before losing your job. The good news is, there are resources that can not only provide financial breathing room, but also provide guidance to help you navigate this uncertain period and get you back on your feet.

Federal Resources

- Get Unemployment Insurance Relief Information (DOL): https://www.dol.gov/coronavirus/unemployment-insurance
- See if You Qualify for Social Security Disability (SSA): https://www.ssa.gov/benefits/disability/

State Resources

- Visit Florida's Reemployment Assistance Program Website for Comprehensive Info: http://www.floridajobs.org/
- Apply for Reemployment Assistance: https://fileaclaim.myflorida.com/app/1

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Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Unemployment.html

Assistance for Veterans – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Veterans.html

Watch the Overview Video: https://www.youtube.com/watch?v=4p_LkrJVa60

Assistance for Veterans

If you are a veteran who is struggling with every-day-life situations like losing your job, a sudden decrease in income, struggling to pay for health care expenses, or a variety of other concerns, the U.S. Department of Veterans Affairs and other state agencies may be able to help. There are many options for relief and hardship assistance that may be available to you.

Federal Resources

- Get Assistance with Financial Hardship (VA): https://www.va.gov/health-care/pay-copay-bill/financial-hardship/
- Get Help Finding a Job (DOL): https://www.dol.gov/veterans/findajob/
- Get Help to Avoid Foreclosure (VA): https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/

State and Other Resources

- Explore Veteran's Benefits in Health Care, Education, Employment, Housing, Business, Claims, and More: https://floridavets.org/

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Veterans.html

Avoid Scams – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/Hardship-Relief-Resources/Avoiding-Scams.html

Watch the Overview Video: https://www.youtube.com/watch?v=Uz_NuMvQTTo

Avoid Scams

Unfortunately, there are many bad actors that try to take advantage of people who are enduring hardship. Scams, fraudulent offers, and attempts to steal your information come in all forms, shapes, and sizes. The good news is, you don't have to become a victim. Take a look at the useful tips and tools below that will help you safeguard your information and protect yourself from being taken advantage of.

Federal Resources

- Increase your Knowledge of the most Common Scams and Crimes (FBI): https://www.fbi.gov/scams-and-safety/common-scams-and-crimes

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- Learn How To Safeguard Yourself against Common Scams (FTC): https://consumer.ftc.gov/articles/how-avoid-scam
- Avoid Coronavirus Scams through Phone, Email, and Texts (FCC): https://www.fcc.gov/covid-scams
- Get Insight into Various Types of Coronavirus Scams Aimed at Consumers (FTC): https://www.ftc.gov/coronavirus/scams-consumer-advice

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/Avoiding-Scams.html

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Free DIY Worksheets and Printouts – Project Debt Box – FloridaDebtRelief.org

Can help with: Debt & Credit

Website	https://www.floridadebtrelief.org/ProjectDebtBox/assets/Project-Debt-Box-53.zip

Enjoy life without debt. Free tools to help you.

Project Debt Box is a free community resource to help individuals and families break free from the burden of debt. Served over 1.5 million Florida residents!

- Get the free guide to Improving Credit and Understanding Debt
- “Debt Snowball” Worksheet
- “How to” Creditor Battle Plan
- Creating a Life of Financial Freedom
- 5 Factors That Affect Your Credit Score

...and more + free e-book Goodbye Debt Hello Future!

Download My Free Tools (Project Debt Box): https://www.floridadebtrelief.org/ProjectDebtBox/assets/Project-Debt-Box-53.zip

Tools in the Project Debt Box Include:

- **Budget Worksheet -** Take control of your budget and spend with pur**pose**
- **Collections Battle Plan -** How to protect yourself if you have debt in collections
- **Creditor Battle Plan -** Tips for dealing with creditors
- **Debt Roadmap -** A plan for dealing with the personal, emotional, and financial aspects of debt
- **Creating a Life of Financial Freedom -** Your Quick Guide to managing credit & getting out of debt
- **Important Questions to Ask Before Consolidating -** 10 Things To Know About Your Consolidation Option**s**
- **Debt Snowball Worksheet -** Use the tried-and-true Debt Snowball method for rapidly paying down debt!
- **Recommended Financial Tools List -** Free and inexpensive resources for monitoring and managing credit
- **Understanding Your Credit Score -** See what goes into a credit score, and get tips for managing credit
- **Debt Payoff Weekly Checklist -** Small wins for paying off debt, each and every week

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- **Creditor Call Log -** Keep track of calls when managing multiple creditors

Website: https://www.floridadebtrelief.org/Hardship-Relief-Resources/PDB/

1. **FloridaDebtRelief.org – Debt Consolidation Hotline**

Consolidation Options for Florida Residents

Discover how Florida residents are consolidating bills into one lower monthly payment.

- Over 1.5 million FL residents served
- Consolidate Multiple Payments Into One
- Free Evaluation to See Options

Many individuals, families, and businesses were not aware of the help available for their debts. Last month, more than 13,000 Florida residents reached out, each with their own story and circumstances.

Debt Consolidation Hotline: 1-888-491-7114

Your debt consolidation evaluation is free and will not affect your credit.

Complete a Short Questionnaire to Setup Your Free Debt Consolidation Evaluation: https://www.floridadebtrelief.org/Consolidate/

Website: https://www.floridadebtrelief.org/Consolidate/

InCharge Debt Solutions

Can help with: Debt & Credit

Address	5750 Major Blvd, Suite 300 Orlando, FL 32819
Phone	Main Line: 800-565-8953 New Credit Counseling: 1-877-906-5599 Housing Counseling: 1-877-712-6040

InCharge Debt Solutions is a non profit organization that provides personalized financial counseling by certified counselors. InCharge works one-on-one with people to assess their financial situation and find the right solution, pending circumstances. All issues are handled with a specialist over the phone. This is a Nationwide resource.

Program Phones

- Bankruptcy Counseling: 1-866-729-0049

Location

Program Hours

Monday-Friday 9:00am-10:00pm Saturday 9:00am-6:00pm

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Programs offered by InCharge Debt Solutions (12):

Debt Consolidation – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/debt-relief/paying-off-debts-faster/

Debt Consolidation

You don’t need a loan to eliminate credit card debt. A debt management program consolidates all your credit card bills into one, lower monthly payment at a reduced interest rate. You can be debt free in 3-5 years.

What Is Debt Consolidation?

Debt consolidation is a debt-relief option that combines multiple debts into a single payment with a more favorable interest rate and more affordable monthly payment. The result is that you pay off debt faster, while saving money.

There are several types of debt consolidation programs. The goal of each is to lower the interest rate on your debt and reduce the monthly payment to a level that you can pay it off in 3-5 years.

The major benefits of debt consolidation include:

1. **A single monthly payment** – One payment, to one source, once a month. No more worrying about due dates and minimum payment amounts.
2. **Lower interest rate** – Credit card interest rates can add hundreds – sometimes thousands – of dollars to your debt. Lowering the interest rate will reduce the amount of debt you pay.
3. **Pay off debts faster** – Debt consolidation programs reduce the payoff time for credit card debt to 3-5 years. Trying to pay off high interest credit card debt by making minimum monthly payments can take 10 years or, in most cases, longer.

How to Consolidate Debt

First, you will want to decide which debt consolidation strategy you are going to use. Debts can be consolidated with or without a loan.

You can find debt consolidation loans from banks and online lenders. Nonprofit credit counseling agencies offer a debt management program (DMP) that provides all of the benefits of a debt consolidation loan without having to take out new credit.

The best way to consolidate your debt will depend on your credit score and the interest rates available. If you have poor credit, a DMP will probably be your best bet. If you have good credit, you may be able to qualify for a debt consolidation loan, but be sure that the interest rate is competitive. In high-rate markets, loan rates soar, so it's worth comparing the loan offer to a debt management offer even if you have good credit.

Consolidating Debt Without a Loan

1. Begin a free credit counseling session with a nonprofit agency like InCharge.
2. A credit counselor will review your budget and analyze your debt.
3. If your income is enough to cover your expenses and make monthly payments, you may have the option to enroll in a debt management program.

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4. Nonprofit credit counseling agencies have agreements in place with credit card companies to substantially reduce interest rates and relax fees through debt management programs (**Note:** This is not a negotiation to “settle your debts” – a term used by for-profit debt settlement companies).
5. Once enrolled, your work is done. These programs are designed to automate your payments to credit card companies and pay off your debts in 3-5 years.

Consolidating Debt With a Loan

1. Make a list of the debts you want to consolidate.
2. Next to each debt, list the total amount owed, the monthly payment due and the interest rate paid.
3. Add the total amount owed on all debts and put that in one column. Now you know how much you need to borrow with a debt consolidation loan.
4. Add the monthly payments you currently make for each debt and put that number in another column. That gives you a comparison number for your debt consolidation loan.
5. The next step is to approach a bank, credit union or online lending source and ask for a debt consolidation loan (sometimes referred to as a personal loan) that covers the total amount owed. Ask how much the monthly payment will be and what interest rate charges are.
6. Finally, do a comparison between what you currently pay each month and what you would pay with a debt consolidation loan.

Debt Consolidation Calculator

Use the debt consolidation calculator below to estimate how much you could save by consolidating your debt. Use our calculator here: https://www.incharge.org/debt-relief/debt-consolidation/

Which Debts Can Be Consolidated?

A debt consolidation loan is primarily used to manage and pay off credit card debt, but could also be used for the following debts:

- Credit Card Debt
- Unsecured Loans
- Medical Debt
- Past Due Utilities
- Collection Accounts
- Payday Loans

One thing to consider is that medical debt and utility bills don’t have interest rates attached to them. It might not be wise to use money from a loan (which will accrue interest) to pay off a debt that does not accrue interest.

Secured debts such as homes, property and automobiles can be refinanced, but are not considered candidates for debt consolidation.

Options for Debt Consolidation

Debt consolidation is beneficial to some people, but not everyone. It comes in several varieties, each one having plusses that make it appealing and minuses that might make your situation even worse.

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Because every person's financial situation is unique, it is best to spend time examining each option and find the one that is right for you.

Debt Management Plans

A debt management plan is a form of nonprofit debt consolidation that will reduce your monthly payments and interest rates without having to take out a loan.

Credit counselors work with your creditors and get you a single, fixed monthly payment that you can afford. The success rate for people enrolled in debt management programs is 55%. Make on-time monthly payments and you eliminate your credit card debt in 3-5 years.

Personal Loans

Banks, credit unions and online lenders offer personal loans to consolidate debt. It is also known as a debt consolidation loan.

The loan is used to pay off all credit card debt, leaving the borrower with a single monthly payment, interest rate and due date. The drawback is that these loans require a good credit score, which might be difficult to achieve if you are already in debt.

Balance Transfer Cards

Many banks offer credit cards that allow you to transfer the balance on your cards to a new card with a 0% interest charge. You must have a good-to-excellent credit score (above 680) to qualify for one.

The 0% interest is known as an "introductory rate" that expires, typically after 12-21 months. The rates on the cards then jump to between 20%-25%. There also is a 3%-5% transfer and late fees could be applied.

This could be a dangerous move, unless you are sure you can pay off all your debt during the introductory rate period.

Home Equity Loans

If you have equity in your house – it's worth more than what you owe on it – you can borrow against that amount. The interest rates on home equity loans are lower than interest rates on credit cards, but there is a significant risk here: You could lose the home if you miss payments on this loan.

Borrowing from 401(k)

Rules vary on this, but usually, you are allowed to borrow up to 50% of your retirement fund to a maximum of $50,000 and pay it back within five years.

The interest rate is low (usually prime plus 1%), but there are risks here. There are tax consequences and penalties for withdrawing from a 401k before you turn 59.5 and you lose a lot of the power of compounding interest that helps the account grow. Only consider this as a last resort.

Debt Settlement

If your bills have reached the stage where they have been sold to debt collectors, this might be your only option. Debt settlement companies advertise that they will reduce the amount you owe by 50%, but when interest, late fees and program fees are factored in, the real reduction is closer to 25%.

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Debt settlement becomes a severe negative mark on your credit report for seven years and will damage your credit score by 100-200 points. You also must pay taxes on any amount the lender forgives. Be careful of debt settlement, especially if you hope to buy a house or car in the near future.

When Debt Consolidation Is Worth It

If you aren't sure whether you can pull yourself out of a financial mess, try an online credit counseling session. Be sure the agency's credit counselors are certified by the National Foundation for Credit Counseling. Ask them to review your assets and expenses and recommend a course of action. The call is free.

If you are not a viable candidate for debt consolidation, they could recommend bankruptcy. Despite its reputation, bankruptcy is not a financial death sentence. It is a chance to start over and with the right direction from a bankruptcy attorney, you could be back on your feet financially in as little as two years.

Debt Consolidation Alternatives

Debt consolidation is not necessary every time you fall behind financially.

For some people, the unexpected loss of a job or an accident that brings on severe medical costs, is enough to create problems, but in most cases, people simply mismanage their money. They have enough income to manage everyday expenses, but overspend on things like houses, cars, vacation, clothing and eating out.

In either case, there are solutions that allow consumers to get back on their feet. Here are some of the alternative choices that can help stabilize your situation and eventually eliminate your debt.

Balance Your Budget

The most effective alternative to consolidating debt is learning to live on less than what you make. In other words, make a budget … and stick to it! Take the time to list income and expenses, then adjust those numbers until the column under "income" exceeds "expenses." There are plenty of budgeting apps that should help make this process workable, if you are disciplined about it.

Do-It-Yourself (DIY) Debt Management Plan

Credit counselors work with credit card companies to lower interest rates. You could try doing to the same for yourself. You may not have the same leverage as someone with the backing of a credit counseling agency, but DIY debt management is worth a shot. Start by calling each of your card companies and asking them to lower your interest rate. Then, use a combination of the other alternative methods like balancing your budget and debt stacking.

Debt Stacking

Debt stacking, also called the debt avalanche method, is a DIY debt elimination strategy. Start by ordering your debts from the highest interest to the lowest. Next, pay the minimum balance on all of your credit cards and put whatever money is left in your budget toward the debt with the highest interest rate. Once that is paid off, move on to the debt with the next highest interest rate. The card with the highest interest rate is costing you the most money. Wiping out that card first will save you the most money.

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Snowball Method

The debt snowball method is similar to debt stacking, but instead of ordering credit card debts by interest, order them from the lowest balance to the highest balance. Again, pay the minimum balance on all your cards. Then, use the rest of the money to target the card with the lowest balance. Once that card is paid off, move on to the card with the next lowest balance. This will help you pay off a single debt faster. The theory is that once you see a debt wiped clean, you will be motivated to continue paying off your other debts.

Credit Card Hardship Programs

This is the corporate alternative to a debt management plan, but it is more difficult to qualify for. Credit card hardship programs can reduce interest rates and monthly payments as well as waive late fees. However, these benefits are only available in "hardship" situations like job loss, severe accidents or long-term illness.

Bankruptcy

Bankruptcy is a last-ditch solution when no other debt-relief option will work. Chapter 7 is the most popular form of bankruptcy, but you must qualify for it by earning less than the median income in your state. The other form of personal bankruptcy is Chapter 13, which allows you to set up a 3-5 year payoff plan for your debt. The rule of thumb is that if you can't produce a plan to pay off your debt (minus your mortgage) in five years, bankruptcy is a good choice. It gives you a second chance to get things right, but it comes at a high price. It will stay on your credit report for 7-10 years and make it difficult to get credit during that time.

More About: Bankruptcy vs. Debt Consolidation

Signs You Should Consolidate Debt

- You are spending more money than you are making.
- Your credit card balances are growing, not shrinking.
- You're making only the minimum payments on your debt.
- You have been turned down for a credit card or store installment loan for having a high debt-to-income ratio.
- You carry debt on more than 5 credit cards.
- You are approaching or are at your credit card limits.
- You carry a balance on credit cards with interest rates in excess of 18.99%.

Getting Started with Debt Consolidation

It might be difficult to choose which of the many debt consolidation options would work best for you. If that's the case, make a phone call to the credit counselors at InCharge Debt Solutions and get a free credit counseling session.

The counselors are trained and certified in budgeting, consumer credit and money management. They will help you create an affordable monthly budget, review each of the debt-relief options, including debt management and debt settlement, and give you advice on which one will best suit your situation.

They are required to give you the best option or risk the company's nonprofit status as a 501(c)3 agency.

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Get Help Consolidating Your Debt Today

InCharge Debt Solutions can consolidate your debt today, and if debt consolidation is not the best solution for you, our credit counselors will help decide your next steps.

Consolidate Debt In Minutes

Frequently Asked Questions

How does debt consolidation affect your credit score?

Debt consolidation should have a positive effect on your credit score because you must make on-time payments, which count for 35% of your score. It also will reduce the credit utilization that accounts for 30% of your credit score.

The fact that you enrolled indicates that you overspent with credit cards and that is a negative in computing your credit score. Credit utilization is the percentage of spending based on your credit limit. If you have a $1,000 credit limit and charge $500 on your credit card, you have a credit utilization ratio of 50%. Lenders want to see you spend 30% or less of your credit limit each month.

The reason most consumers consolidate debt is because they have maxed-out multiple credit cards, which obviously puts them well over their credit utilization ratio.

The credit utilization ratio only considers revolving lines of credit and not installment loans. Transferring your debts from credit cards to a consolidation loan will reduce your credit utilization ratio and improve your credit score.

Can I keep using my credit cards while consolidating debt?

Most credit counselors advise you to close credit accounts when consolidating credit. This is a good idea if it stops you from using multiple credit cards to rack up debt. Just understand that your credit score will take an initial hit from closing credit accounts. Length of credit history makes up 15% of a credit score, and the older the credit account, the better it is for your score.

This shouldn’t be an issue since your primary goal should be paying off your debt. Until then, your credit score isn’t important. What’s more important is to make your monthly payments, and, in the future, keep your credit card balance below 30% of the limit. Payment history and utilization ratio account for 65% of your credit score.

Can you consolidate debt with bad credit?

It’s possible to consolidate debt when you have bad credit, but you should be prepared to pay more to do so. Bad credit typically means credit score is suffering. Lenders want credit score of 680 or higher to consider you for a good interest rate. Anything below that and you will be paying subprime (aka “high”) interest rates.

Before you apply for a loan, check your credit report and credit score. If it is too low, give yourself time to beef it up by making on-time payments on all your accounts. If you need help faster, ask a friend or relative with a great credit score to co-sign the loan, or ask them to loan you the money themselves.

Other possible alternatives include debt management programs, home equity loans, online lenders.

There is no definitive answer for this because each consumer’s situation has unique factors to account for. Generally speaking, a debt consolidation loan is a good way to

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pay off credit cards if it reduces the amount of interest you're paying on your debt and simplifies the payment process.

Should I get a debt consolidation loan to pay off credit cards?

A debt consolidation loan shrinks your obligations to a single payment to single lender, once a month. If nothing else, it's makes drawing up and sticking to a budget easier.

The problem comes in doing the calculations necessary to confirm that there also is a financial gain to using a single loan to pay off unsecured debt. That takes time and discipline, but if done properly, you could find out that a debt consolidation loan is not only easier to handle, it's more beneficial financially.

Is it a good idea to consolidate debt?

While traditional debt consolidation loans can end up hurting your credit or tempt you to start using your credit cards again once they are paid off, the debt consolidation alternative provided by InCharge has few downsides.

You are getting the convenience of consolidating your debt into one payment, lower interest rates and a path to paying off your debt in three to five years. You won't be able to use your credit cards after enrolling, so you won't be tempted to acquire more debt. In summary, yes, it is a good idea to consolidate debt. Get started today by calling or starting online debt consolidation.

How do I prepare for a debt consolidation appointment?

Before reaching out to a debt consolidation company, take some time to go through the following debt consolidation checklist:

1. Figure out your total credit card debt: that's all of your balances added together
2. Calculate the average interest rate you are currently paying for your debt. Try to find a debt consolidator who will offer you an interest rate that is at least 3 to 5 percent lower.
3. Add up how much credit card interest you paid last month.
4. Add up the total of your current minimum payments. If you can't afford your current minimums, and a debt consolidator gives you an estimated consolidated monthly payment that is equal to or greater than your current minimums, you can't afford that either.

Website: https://www.incharge.org/debt-relief/debt-consolidation/

Debt Management – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/understanding-debt/credit-card/

Debt Management Program

A debt management plan helps eliminate credit card debt without taking out a loan. Debt management plans consolidate debt, may reduce interest rates, and provide affordable monthly payments based on your budget.

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What Is a Debt Management Plan?

A debt management plan is a carefully constructed payment schedule, set up and managed by a nonprofit credit counseling agency, like InCharge Debt Solutions.

The purpose of the plan is to pay off credit card debt by reducing interest rates and creating an affordable monthly budget that includes a line item devoted to paying off debt. There is no loan involved and credit scores are not a factor in joining the program.

Making a commitment to financial discipline is key. When you're enrolled in a debt management program, creditors require you to close your credit cards so as not to incur additional debt.

Video: How Does a Debt Management Program Work?

This video explains how a nonprofit debt management program works by consolidating your credit card balances into one payment and saving you money by reducing your interest rates and fees. It defines a clear and realistic goal – to pay off your debt in a 3-5 year time span. Watch the video here: https://www.incharge.org/debt-relief/debt-management/

Pros and Cons of a Debt Management Program

Debt management programs are one of the most effective debt-relief options available. They work because monthly payments are tied to a custom-designed budget tailored to your income and spending. You are consolidating and paying off debt, without having to take out a loan.

As with all debt relief solutions, consumers should do research to make sure they understand the benefits of a debt management plan, as well as possible drawbacks.

Pros of a Debt Management Program

- **Affordable payments:** Credit counselors at InCharge review your income and expenses to determine how much money is available to apply to credit card debt.
- **Reduced interest on credit card debt:** Counselors work with your creditors to lower interest to approximately 8%. That is a significant drop from 20%-30% that card owners in trouble usually pay. The reduced interest rate means a lower monthly payment.
- **Simple payment:** You make a fixed monthly payment to InCharge, which distributes it to your creditors in agreed upon amounts.
- **Fixed payments and timetable for eliminating debt:** Your monthly payment is a fixed amount and debt is eliminated in 3-5 years or less.
- **Online account management:** You can go online to review payments, update balances and track progress 24/7.
- **Improved credit score:** Your credit score may take an initial hit as credit cards are closed, but after 6-8 months of on-time payments (the biggest factor in credit scoring), your score should improve.
- **Financial education:** Credit counselors are available throughout the repayment period to offer articles, workbooks, and other financial literacy so you can better manage debt.
- **The phone stops ringing:** Collection agency harassment ends.

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Cons of a Debt Management Program

- **Only applies to unsecured debt:** You can't include mortgage, auto loans, or student loans.
- **Missed payment penalty:** Your debt management plan may be canceled if you miss a payment.
- **Cards go away:** You must stop using credit cards.
- **Not all companies accept proposed reduced interest rates:** Some smaller banks, stores and gas station card providers may not accept debt management programs.
- **It takes time:** It takes 3-5 years to complete (which keeps payments affordable, improving chances of success).

How to Enroll in a Debt Management Program

Enrolling in a debt management program requires a credit counseling session to determine that it is the best solution for your debt problems.

The process begins with a phone call to InCharge Debt Solutions, or you can start with an online credit counseling session. The counseling session should take 25-40 minutes.

What to expect in a credit counseling session:

- Certified credit counselors help identify the root cause of your debt.
- Counselors help create an affordable monthly household budget by examining income and offering recommendations to lower your expenses.
- We pull a snapshot of your credit report to make sure your balances and monthly payment requirements are accurately recorded. This is a soft pull and will not harm your credit score.
- We provide a debt-relief recommendation, based on income and debt.
- If a debt management program is your best option, you can sign up immediately.
- Card companies usually require you to close credit card accounts, but some will agree to allow you to keep one card open for use in emergencies.

How Do Debt Management Plans Work?

A debt management plan simplifies your credit card bill-paying: You make one fixed monthly payment to InCharge Debt Solutions, and InCharge takes care of making monthly payments to your creditors. The counseling helps you understand your budget, as well as how the plan will save you money and improve your credit score. It requires going on a credit diet and reducing nonessential spending, but it is worth it when your debt is eliminated, your money isn't going to credit card payments and your credit score is solid.

What Debts Can I Include in a Debt Management Plan?

Debt management plans eliminate unsecured debt. The difference between unsecured and secured debt is that secured is tied to collateral (property that can be taken back if you fail to pay).

The most common unsecured debts included in a DMP:

- Credit card debt
- Personal loans
- Medical bills

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Debts that can’t be included:

- Mortgages
- Auto loans
- Student loans
- Tax bills

What Do Credit Counselors Do?

Certified credit counselors are trained in budgeting, credit, debt management and more. They review your income and expenses, explain debt-relief options, and offer financial education resources. They’re required to act in your best interest. They won’t “sell” you on a debt management solution. They help you determine which debt-relief option works best for you.

How Will a Debt Management Plan Affect My Credit Score?

InCharge does not report participation in debt management to credit bureaus, but your creditors might. Your credit score may decrease when you close your credit cards at the start of the program, but it will increase gradually with consistent on-time payments. Every credit situation is different, so learn more about how credit scores are calculated for a fuller picture.

What to Expect While Living on a Debt Management Plan

Life on a debt management plan takes commitment. As you stick to a budget and learn to live within your means, you’ll see your credit score and financial situation improve.

Tips on how to succeed on a debt management plan:

- Make on-time payments
- Don’t acquire new credit
- Monitor statements and report any discrepancies to your counseling agency

Is a Debt Management Plan for You?

Debt and debt management plans are not one-size-fits-all. Not all consumers are in debt for the same reason, and that’s why there are multiple solutions for people trying to climb out.

The ideal candidate for a debt management plan is someone with high-interest credit card or other unsecured debt and a steady enough income to handle fixed monthly payments.

If you struggle to keep lower credit card balances and make payments but are meeting the financial obligations on your secured debt, such as your mortgage and car loan, you may benefit from a debt management plan.

Debt management plans may not be your best option if:

- Credit card debt is only part of a larger burden and you’re also having trouble paying secured debts.
- You are income-strapped and can’t afford your rent, need help with your electric bill, require food assistance, or need help paying for other necessities.
- You want to continue to use your credit cards.

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The Top Debt Management Companies

InCharge Debt Solutions is a great place to go for debt relief. Since 1997 it has helped more than a million people repay $3.4 billion in debt and has a 97% customer satisfaction rating and an A+ rating from the Better Business Bureau. The average credit card interest rate in InCharge's debt management program is 8.4%.

Other top NFCC-rated nonprofit debt management companies:

- Money Management International
- GreenPath Financial Wellness
- Consolidated Credit Counseling
- Cambridge Credit Counseling

Other Debt Relief Options

If a debt management plan isn't the best solution for your credit card problem, there are other debt relief options.

Solutions could be:

- Debt Consolidation Loan – With a very good credit score – 670 or higher – you can get a loan to pay off your credit card debt at a lower interest rate and monthly payment. Use a debt consolidation calculator to see how much you could save with a lower interest rate and fixed monthly payment.
- Debt Settlement – Creditors must agree to accept a lump-sum payment that is less than what is owed on your credit card debt. They are not obligated to do so. This is a risky alternative. It usually takes 2-3 years to save enough money to make a lump-sum offer. Your credit score will plummet, making it hard to get loans in the future. There are also high fees, and you must pay taxes on the forgiven amount if it's more than $600.
- Credit Card Debt Forgiveness – This is similar to debt settlement in that you pay less than what you owe, but with some major differences. The major difference is that creditors agree up front to accept 50%-60% of what is owed, and it must be paid over 36 months. Credit card debt forgiveness is only offered by a few nonprofit credit counseling agencies (including InCharge Debt Solutions), which have agreements with a select group of card companies.
- Bankruptcy – If your debt overwhelms your income, it may be time to consider a fresh start through bankruptcy. A successful bankruptcy filing will eliminate credit card debt, but also leaves a 7–10-year negative mark on your credit report. Your credit score will drop 100-200 points.
- Do-It-Yourself Debt Management – Using InCharge's guide and help with organizing your payments, you can set up a debt management program on your own.
- Hardship Programs – Not all credit card lenders offer hardship programs, but it certainly is in your best interest to ask. Job loss, a pay cut, a debilitating illness, divorce, family emergency or natural disaster may qualify you for hardship consideration, depending on the lender. Terms vary, but a credit card hardship program typically is a payment plan negotiated with your card's issuing bank. The bank may agree to waive fees and/or lower interest rates for a specified period of time.

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Life After a Debt Management Program

Imagine what life would be like without the constant worry of debt, especially credit card debt. That's what life after a debt management program can be like.

Aside from eliminating your unsecured debt, a debt management program trains you to live within your means rather than relying on credit. The lower monthly credit card payments over its 3-5 years mean you've been able to stay on track with your mortgage or rent and other necessities, as well as keep up with other bills, and even save for emergencies and retirement.

If you are budgeting well enough, you can even pay off the plan early.

In addition, InCharge Debt Solutions and other credit counseling agencies offer helpful information and financial literacy programs during the course of your debt management plan – applying it to your life will give you powerful knowledge and help you develop new habits that will last long after the monthly payments to the credit counseling agency are complete.

To maintain a strong debt-free financial position once you finish a debt management plan:

- **Use credit cautiously:** Don't end up back where you were before by getting a bunch of new credit cards and maxing them out. You've lived within your means for 3-5 years, so it's something you know how to do.
- **Save money:** Take the amount you were paying monthly to the credit counseling agency and put it in a retirement, savings, or money market account.
- **Work toward goals:** What's the next step? Buying a house? Paying for your kid's college education? Retirement? Put some or all of the money you were using to pay off credit card debt toward a specific goal.
- **Pay down your mortgage:** With a better credit score, you may now be in a position to refinance your 30-year-mortgage into a 15-year-mortgage (higher monthly payments but paid off faster and a lower long-term cost). Or you may want to add some or all of what you were paying to the credit agency to pay down your mortgage's principal faster.

Getting Started with a Debt Management Plan

If you think that a debt management plan is the solution to your credit card debt, get started by contacting InCharge Debt Solutions.

You can call or apply online. The session with the credit counselor is free and takes from 25 to 40 minutes. The counselor will help you determine if a debt management plan, or some other debt-relief solution, is right for you.

Debt Management Program Frequently Asked Questions

Can I open new credit cards while on a debt management program?

We strongly discourage you from opening new credit cards on a debt management program. Instead, we recommend creating room in your budget by reducing expenses and looking for ways to earn additional income.

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Can I get a mortgage on a debt management program?

Yes, you can get a mortgage on a debt management program, as long as your credit score is healthy and your debt payments do not consume too high of a percent of your income.

How can I choose the best plan for me?

Make sure you are working with an NFCC-member nonprofit credit counseling agency like InCharge Debt Solutions. Nonprofit credit counselors provide impartial financial advice tailored to your best interests. A nonprofit debt management program will have low fees and work to secure interest rate reductions on your credit card debt, so you can pay off your debt by making consistent affordable payments. **How fast can I pay off my debt on a debt management program?**

You should be able to pay off your credit card debt in 3-5 years on a debt management program or plan. Your payment will be based on five years of equal installments, paid monthly, but you can pay it down faster. As part of the program, we will share cost-savings strategies that will free up more of your household income to pay off debt.

What are the debt management program's fees?

On average, the monthly fee is $33, depending on which state you live in and the size of your debt. If you enroll in a debt management plan, there is also a one-time, set-up fee of $75 – though this fee also varies by state.

Will InCharge allow me to use credit cards?

Your creditors will require you to close your credit card accounts once you have enrolled in a debt management program.

How would I enroll in a debt management program with InCharge?

To start the process, call one of our credit counselors at 800-565-8953 or fill out our Get Help Now form. You will receive a free credit counseling session and our counselors will determine if debt management is the best solution for you.

How long is a debt management plan?

The average length of a DMP is 3-5 years, but is shorter for clients who decide to aggressively deal with their debt. Many clients pay down debt faster by using income tax returns, inheritance money or some other unexpected source of income. There is no penalty for paying the debt off early. You can make additional payments while on the plan and pay off your debt faster.

What benefits can InCharge provide with its program?

The No. 1 benefit is a lower monthly payment, and the potential of reduced interest rates. There is the convenience of making only one payment for all your debts. You also receive valuable education materials, including financial tips and reminders for payments due. InCharge clients can track their progress online, see their balances and percent of debt they've paid off.

Does InCharge keep my information confidential?

All information shared with InCharge is confidential. Please see our privacy policy for details.

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How will enrolling in a DMP affect the interest rate on my credit accounts?

Many consumers see a significant reduction on interest rates from participating creditors. Typically, interest rates could be reduced to somewhere around 9% and sometimes as low as 2%.

Is a debt management plan the only solution you offer?

After reviewing your situation and credit profile, our credit counselors may recommend an alternative solution such as credit card forgiveness, debt settlement or bankruptcy.

What is the difference between bankruptcy and a debt management program?

Bankruptcy is a last-ditch attempt to settle debts. It is a legal proceeding in which you liquidate all non-exempt assets in order to wipe out debt (Chapter 7) or persuade creditors to approve a repayment plan over a 3-to-5 year time frame to eliminate debt. There are severe consequences for both, including a drop of as much as 200 points in your credit score and the bankruptcy action remaining on your credit report for 7-to-10 years. A debt management program is not a legal proceeding. A notation that you are in a DMP could appear on your credit report, but there should be little impact on your credit score until you complete the program. At that time, you could expect your credit score to improve, sometimes dramatically.

Will InCharge stop creditors from calling me?

When you enroll in a DMP and start making payments, calls from enrolled creditors should cease.

How will creditors find out I joined a debt management program?

InCharge credit counselors contact the creditors to make them aware you are participating in the program and request lower interest rates and monthly payments. You also receive responses from creditors once proposals are accepted.

What happens if I can’t handle the payments?

InCharge counselors work with you to establish a debt management plan that allows you to make affordable payments every month. If your financial situation changes, call InCharge immediately and our credit counselors will review your situation.

Will my personal information be secure?

Consumer privacy is at the heart of everything we do. InCharge is committed to protect ing your personal information by continuing to upgrade and implement market-leading technologies for system integrity and risk management. **Can I do a debt management program online?**

Yes, you can do a debt management program online, but most card companies require you to speak to a credit counselor before enrolling in the program. InCharge Debt Solutions has an online application and credit counseling is over the phone. You will have an online account, with access 24/7 to your balances and payment history. Payment to InCharge is also online, through automatic withdrawal from your bank account.

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Website: https://www.incharge.org/debt-relief/debt-management/

Debt Settlement – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/debt-relief/debt-settlement/negotiating-with-creditors/

Debt Settlement

Debt settlement is an agreement made between a creditor and a consumer in which the total debt balance owed is reduced and/or fees are waived, and the reduced debt amount is paid in a lump sum instead of revolving monthly.

How Debt Settlement Works

Private debt settlement companies are for-profit entities that charge a fee of 15%-25% of the debt the company is originally asked to settle, or the lower settlement amount.

When you enter into an agreement with a debt settlement company, you will be asked to stop making payments to your creditors. You will begin to make payments to the company, which go into an escrow account and include the company's fee. Meanwhile, the company will negotiate with your creditors to settle for a lower amount. Once you've paid the amount the agreement is for into the escrow account, the debt settlement company will pay your creditor. This process can take 2-3 years.

Late fees, additional interest and damage to your credit score pile up as the debt settlement company negotiates, which does severe damage to your credit score. Many consumers drop out of a debt settlement agreement without settling their debts.

Debts Eligible for Debt Settlement

Most unsecured debt is eligible for debt settlement … if the creditor agrees! The creditor is under no obligation to accept a settlement proposal.

Unsecured debt includes things like credit card debt, store cards, personal loans, medical bills – any debt that isn't tied to property that the creditor can take back.

Types of debt that are generally not eligible include:

- Secured debt like a mortgage or car loan
- Student loans
- Debt incurred by your business or your self-employment work
- Tax debt

Before entering into an agreement with a debt settlement company, be sure that the debt you want to settle, is eligible for settlement by checking the websites for the Federal Trade Commission, Consumer Financial Protection Bureau or your state's attorney general.

Is Debt Settlement Worth It?

While debt settlement has its drawbacks, there are some financial situations that make it a good debt relief option. For instance, those who owe a large amount to one creditor may find it a good solution. If a creditor is willing to accept half of what you owe to settle a debt that you wouldn't be able to repay, that's an option worth considering.

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But it's important to weigh the pros and cons of debt settlement related to your situation before deciding to enter into an agreement.

Learn More: Bankruptcy vs. Debt Relief

Benefits of Debt Settlement

Some of the benefits of debt settlement are:

- The balance owed is reduced, sometimes by as much as 50%
- It's a way to avoid bankruptcy for those who can pay the settlement amount.
- Once the debt is paid off, debt collectors or collection agencies will stop calling.

Debt Settlement Risks

1. Fees

Many debt settlement providers charge high fees, sometimes $500-$3,000, or more. These fees are not applied to your debt – they go straight into the agency's pocket. By the time fees and future interest is added to your total payment, much of the savings from the settlement amount could be wiped out.

2. Credit Score Reduction

The effects of settling credit card debts depend on where you were financially at the time. Were you already in default or delinquent on the account? If you've missed several payments in a row, your credit score is likely already in the tank. With that said, your credit score could decrease by as much as 100 points or more after reaching a settlement. In addition, details of settled accounts stay on credit reports for seven years from the first delinquency that led to the settlement. These additional hits to your credit will make it difficult to qualify for loans, which is something to keep in mind if you are thinking about buying a house after settling your debt.

3. Tax Implications

If a creditor agrees to settle your debt in exchange for a reduced lump sum payment, you still have to pay taxes on the savings, which is considered income by the IRS. For example, if you owe a creditor $10,000 and they settle for a one-time payment of $7,500, the balance of $2,500 is considered taxable income.

The bottom line: If it sounds too good to be true, it probably is. Be smart: Don't fall victim to misleading claims or pay money for something you may be able do yourself. And never sign anything you don't fully understand. It's your money – and your responsibility!

Why Work with a Debt Settlement Company?

It's possible for a person's debt to reach a point that they just can't pay it off. Often there's a good reason – a layoff or reduction in pay, big medical bills, an unexpected emergency expense. No matter what the reason, it can be difficult to get out from under overwhelming debt on your own. This is particularly true for credit card debt or other revolving debt, that never seems to decrease, even if you're paying monthly.

Debt settlement can offer a solution, though, as you've already read above, it should be approached carefully. A debt settlement company can work with your creditors to accept a smaller amount than what you owed. That said, it has to be approached

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carefully, because working with a debt settlement company may not solve the problem and can even put you in a deeper financial hole.

Average Debt Settled by Debt Settlement Companies

Debt settlement companies charge a fee, generally 15-25% of the debt the company is settling. The American Fair Credit Council found that consumers enrolled in debt settlement ended up paying about 50% of what they initially owed on their debt, but they also paid fees that cut into their savings. The report gives an example of a debt settlement client whose $4,262 account balance was reduced to $2,115 with the settlement. So, at first it would seem she saved $2,147, the different between what she owed and what the settlement amount was. But she also paid $829 in fees to the debt settlement company, so she ended up saving $1,318.

The report found that debt settlement clients settled an average of about 50% of what was originally owed, but realized savings of about 30%.

The average debt settlement customer has debt of about $27,000, most of it credit card debt, according to the report. If you settled that at 50%, you'd pay $13,500. But the fee on the balance would be $2,025, bringing your total payment to $15,525. That's assuming the fee is 15% on the settled balance, rather than a higher percentage. If the fee is based on the original balance, it would be $4,050, meaning you'd pay $18,000.

Look Out for Debt Settlement Scams

It can get easy for someone desperate to get out of debt to fall for a debt settlement scam. The industry has regulations designed to protect consumers, and scams can be easy to spot if you know what to look for.

The Federal Trade Commission urges those looking for a way to settle their debt to avoid the following:

- Companies that promise they can settle credit card debt for less than what you owe, or for "pennies on the dollar." (Since creditors aren't obligated to do business with debt settlement companies, the company can't guarantee this).
- Companies that try to collect their own fees from you before setting your debt.
- Companies that don't explain the risks associated with their programs, such as the fact that many consumers drop out of the program without settling their debts.
- Touts a "new government program" to bail out personal credit card debt.
- Guarantees it can make your unsecured debt go away.
- Tells you to stop communicating with your creditors, but doesn't explain the serious consequences.
- Tells you it can stop all debt collection calls and lawsuits.

The best way to avoid being ripped off is by being an educated consumer. Know what the rules are for these companies by checking the FTC website, your state attorney general's website or local consumer protection agency. These organizations not only spell out what such companies can and can't do, but they also list companies that consumers have complained about. You can ask your state's attorney general office if a company you're considering doing business with is licensed to work in your state. You can also enter the name of the company name with the word "complaints" or "scam" into a search engine, like Google.

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Debt Settlement Companies: Not Transparent about Fees and Tax Liability

There are reputable debt settlement companies out there. But because there are others that aren't,

debt settlement companies must play by certain rules in order to protect consumers. While the company won't tell you about the risks listed above – including tax implications and the hit to your credit score – they are required to disclose certain things.

Debt Settlement Company Disclosure Requirements

Debt settlement companies are required to make certain disclosures to customers – knowing what these are may help you decide if debt settlement is the right option for you.

These disclosures have to be made before you sign up with the company.

They are:

- Debt settlement companies must explain price and terms, including fees and any conditions on services.
- The company must tell you how many months or years it will take before the company makes a settlement offer to each of your creditors.
- The company must tell you how much money, or the percentage of each outstanding debt, you must save in an escrow account before it will make an offer to each creditor on your behalf.
- If the company asks you to stop making payments to creditors, it must tell you the negative consequences, including how it affects your credit report and credit score; possible lawsuits by creditors, collections action by them, and continued fees and interest accumulation that will increase what you owe.

The debt relief company also must tell you:

- The money you save in escrow is yours, and you are entitled to the interest earned.
- The account administrator is not affiliated with the debt relief provider and doesn't get referral fees.
- You may withdraw your money any time without penalty.

DIY Debt Settlement: Negotiating Your Debt Yourself

If debt settlement still looks like the best move for you, you may want to consider doing it without going through a debt settlement company. You can negotiate directly with credit card companies and other lenders, or you can hire a lawyer to do the talking for you.

If bargaining over the phone isn't appealing, you can always send creditors a letter explaining your situation and offer partial payment. Be sure to ask that they remove delinquent payments from your credit report.

Doing it yourself could save you thousands of dollars, though when it comes to debt settlement, it pays to remember there are no guarantees, since lenders don't have to negotiate for money they're owed if they don't want to.

You might also consider DIY debt settlement if you are being sued over credit card debt. In this case, there may not be time to work with a debt settlement company. Your creditors may prefer to work out a settlement with you rather than pay the legal

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expenses associated with going to court. However, you must be prepared, with a good chunk of change, to pay a sizable lump sum for the settlement.

Debt Settlement Compared to Other Debt Relief Options

Debt settlement can take a few years to achieve, and that's if your creditors agree to settle. You may find yourself making payments to the debt settlement company, just as you would for a debt consolidation loan or to a debt management program. As long as you make on-time payments on your debts, debt consolidation and debt management won't harm your credit the way debt settlement will. Additionally, debt settlement may not save you any more than these other options after you factor in its fees and tax liability.

Read more about debt settlement versus debt management.

If you compare debt settlement with bankruptcy, you'll see that with Chapter 7 bankruptcy you can eliminate all of your debt, whereas debt settlement only settles a portion.

What Is the Difference between Debt Consolidation and Debt Settlement?

Debt consolidation combines multiple debt accounts into one, with one interest rate and one monthly payment. Instead of paying bills separately, you make a single payment to a financial institution or debt management company. The payment should have a lower interest rate and should be lower than the combined individual payments you were previously paying.

With debt settlement, your creditor agrees to accept less than what's owed, but may not get the payment for a while as you put money into an escrow account until enough is accumulated to pay the agreed-to sum.

While you may pay a lower overall balance with debt settlement, debt consolidation doesn't affect your credit score the way debt settlement will.

Credit Counseling as an Alternative to Debt Settlement

A reputable credit counseling provider can help you find a debt solution that fits your financial situation. These nonprofit consumer agencies offer free counseling, which includes a budget evaluation. They assess your total financial picture and make recommendations, guiding you toward a customized solution. Depending on your situation, the counselor may suggest a debt management program, which will have lower interest rates and fees on your accounts.

InCharge Debt Solution's debt management program is a good alternative to debt settlement. With a debt management program, the credit counseling agency consolidates your payments, so you still make one monthly payment without borrowing more money. Additionally, you may qualify for waived fees and lower interest rates. You still must pay all you owe, but the fee to the nonprofit debt management program is between $30-$50 a month and your accounts are paid monthly and on time, so your credit score isn't further damaged. These programs take 3-5 years.

Credit Card Debt Forgiveness Program: Reputable Nonprofit Debt Settlement

Nonprofit agencies are usually a better option for debt settlement than a for-profit companies. Nonprofit agencies are backed by the National Foundation for Credit

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Counseling and adhere to federal regulations that make sure they're acting in the client's best interests.

While traditionally nonprofit debt management programs don't reduce balances, a new program, the Credit Card Debt Forgiveness program, allows consumers who qualify, to pay 50-60% of their debt balances. The new program has fixed payments, but the balance must be paid off in 36 months. There's no interest charged on the payments. The program combines some of the best elements of nonprofit debt management with debt settlement, but without some of the hazards to the consumer debt settlement has, including:

- The agreement with the creditor to waive 40%-50% of the amount owed is reached upfront, rather than negotiated, so the borrower immediately knows how much they will be paying.
- Debt is paid off in fixed monthly payments over a 36-month period, rather than the lump sum amount that's due in for-profit settlement when an agreement is reached.
- No interest is charged on the balance owed, as opposed to for-profit, where interest charges and late payment penalties accrue until an agreement is reached.
- Debt collectors can't contact someone participating in a nonprofit debt settlement program.

InCharge Debt Solutions, as part of its counseling, can help you decide if Credit Card Debt Forgiveness is right for you. If it's not, the counselor can help you explore other debt relief options.

Debt Settlement Pros & Cons

Commercials for debt settlement make a lot of bold claims, but from a trampled credit score to tax implications, find out the real price of debt settlement.

Debt Management vs. Debt Settlement

Debt settlement and debt management are two approaches to reducing your debt. Both take years to achieve and both involve fees.

Debt Consolidation

There are several types of debt consolidation, but in general, it combines your monthly bills into one consolidated payment – ideally at a lower interest rate.

Website: https://www.incharge.org/debt-relief/debt-settlement/

Credit Card Debt Forgiveness – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/debt-relief/debt-management/how-to-pay-off-50000-credit-card-debt-strategies-advice/

Credit Card Debt Forgiveness

Pay less than what you owe and get out of debt faster with the Credit Card Debt Forgiveness program from InCharge. Also known as the Less Than Full Balance Program, this form of nonprofit debt settlement combines your credit card bills into one fixed monthly payment that is far less than what you originally owed, so you can be debt free in 36 months.

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Kevin Briggs was a successful landlord with a six-figure income, but after a year of pandemic challenges, he found himself in 2021 with $45,000 in credit card debt.

“I was in debt way over my head,” Briggs said. “It felt like I was about to lose everything. But then I got rescued.”

Less than three years later, Briggs had eliminated his credit card debt, thanks to that rescue – a new nonprofit debt relief program from InCharge Debt Solutions called “Credit Card Debt Forgiveness.”

Credit Card Debt Forgiveness, also known as the Less Than Full Balance program, is debt relief for people who have not been able to make credit card payments for six months and creditors have charged off their accounts, or are about to. The program settles credit card debt for less than what’s owed, but without many of the financial drawbacks of for-profit debt settlement.

The catch is that nonprofit Credit Card Debt Forgiveness isn’t for everyone. To qualify, you must not have made a payment on your credit card account, or accounts, for 120-180 days. In addition, not all creditors participate, and it’s only offered by a few nonprofit credit counseling agencies. InCharge Debt Solutions is one of them.

Briggs, with help from InCharge, reduced his $45,000 credit card debt load to $23,000, and eliminated the debt in less than the 36-month limit of the program.

“The highlight of the program for me was that it stopped the debt collectors from calling and harassing me all day and night,” Briggs said. “The other highlight was the attitude of the counselor that we could get this done. I was feeling like it wasn’t going to happen, but she kept with me, and we got it done.”

What Is the Credit Card Forgiveness Program?

The Credit Card Forgiveness Program is for people who are so far behind on credit card payments that they are in serious financial trouble, possibly facing bankruptcy, and don’t have the income to catch up.

“The program is specifically designed to assist clients whose accounts have been charged off,” Mostafa Imakhchachen, customer care specialist at InCharge Debt Solutions, said.

That means creditors have written off the accounts, or are about to, which usually happens after 120-180 days without a payment. Creditors who participate have agreed with the nonprofit credit counseling agency to accept 50%-60% of what is owed in fixed monthly payments over 36 months.

The fixed payments mean you know exactly how much you’ll pay over the repayment period. No interest is charged on the balances during the payoff period, so the payments and amount owed don’t change.

Once the agreement is reached, creditors in the program stop debt collection action, so there won’t be any more calls or letters from debt collectors.

As an example, let’s say you owe $50,000 in credit card debt and are accepted in the Credit Card Debt Forgiveness program with a settlement amount of $25,000. You pay $25,000, plus a small monthly fee, in fixed monthly payments over 36 months.

The fact you haven’t paid the full among that you owe doesn’t go unnoticed by the credit rating bureaus. Your credit score will take a hit. But it does show you’re taking an

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active role in reducing your debt. Since your account was already way behind and charged off, your credit score was already taking a hit.

After settlement, the account will be reported as paid with a zero balance, rather than outstanding with a collections company.

It's all right to pay it off early, but it won't be extended beyond the 36 months.

How Did the Credit Card Forgiveness Program Begin?

The list of choices for people seeking debt relief has been consistent for some time – debt management, debt consolidation, debt settlement or bankruptcy. Credit Card Debt Forgiveness was added to the menu in 2021, created by nonprofit credit counseling agencies that were looking for a solution for debt-overwhelmed consumers who didn't qualify for debt management or other debt consolidation.

It's a form of nonprofit debt settlement, but without some of the drawbacks of the for-profit version. Nonprofit credit counseling agencies are fiduciaries, which means they're required by law to act in your best interest, and the program is designed so that it costs people who are already in financial hardship a fraction of what they owe. It costs less because creditors have agreed to participate, so there's no negotiation involved, which means it happens faster. Creditors have also agreed not to charge interest on what's owed during the payment period.

Because the program is relatively new, only a few nonprofit credit counseling agencies offer the program, and a limited number of credit card companies and banks participate.

How Does the Credit Card Debt Forgiveness Program Work?

Credit Card Debt Forgiveness is one part debt management, one part debt consolidation and one part debt settlement – all designed so that you have no part of bankruptcy.

The forgiveness agreement requires you to make a fixed monthly payment (like debt management), on a debt that combines credit card bills (like debt consolidation) for an amount that is far less than what you originally owed (like debt settlement).

The first step is to call a nonprofit credit counseling agency like InCharge Debt Solutions and talk to a certified counselor. The counselor will review your finances with you to determine if the program is the right option. The review will include a look at your monthly income and expenses. The agency will pull a credit report to understand what you owe and the extent of your hardship.

If the forgiveness program is the best solution, the counselor will send you an agreement that details the plan, including the amount of the monthly payment. The credit card company, or companies, will also be asked by the counselor to sign off on the plan.

Once everyone agrees, you start making monthly payments on a 36-month plan. When it's over, the agreed-to amount is eliminated. There's no penalty for paying off the balance early, but no extensions are allowed. If you miss a payment, the agreement is nullified, and you must exit the program.

If you think it's a good option for you, call a counselor at a nonprofit credit counseling agency like InCharge Debt Solutions, who can answer your questions and help you determine if you qualify.

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Qualifications for the Credit Card Debt Forgiveness Program

Having a lot of credit card bills and struggling to make monthly payments is definitely a problem, but it's not enough to qualify for Credit Card Debt Forgiveness. Because the program allows borrowers to settle for less than what they owe, the creditors who participate want reassurance that those who take advantage of it would not be able to pay the full amount.

Your credit card accounts also must be from banks and credit card companies that have agreed to participate. The good news is that participating creditors include some of the biggest credit card companies and banks that back credit cards: Chase, Bank of America, Wells Fargo, Synchrony, Resurgent, and Portfolio Recovery. Even if your credit card seems to be from a different source, check your monthly statement to see if it is actually provided by a participating bank.

Four Conditions to Participate in the Credit Card Debt Forgiveness Program

There are strict requirements to qualify for a nonprofit Credit Card Forgiveness program:

- Your creditor(s) must be on the list of those that have agreed to participate.
- Your account(s) must be charged off, meaning you haven't made a payment in 120-180 days, depending on the creditor.
- Balance must be at least $1,000.
- Agreed-the balance must be paid off in 36 months. There are no extensions.

What Happens If I Miss a Payment?

If you miss a payment – that's just one missed payment – the agreement is terminated. Your creditor(s) will cancel the plan and your balance goes back to the original amount, minus what you've paid while in the program.

Why Can't I Participate If I'm Already Paying on My Account?

Credit Card Debt Forgiveness programs are for delinquent accounts, meaning those that have not been paid in 120 -180 days and have been written off by creditors, or are about to be. If you have an active account, meaning you've made a payment in the last six months, there are other debt relief solutions that can help you get back on track and pay what you owe your creditors. Participating credit card companies don't want to settle for less than they're owed unless they're sure they wouldn't get the money otherwise.

Traditionally, credit card companies sell delinquent accounts to debt collection agencies for pennies on the dollar after they make every effort to convince you to pay. With the forgiveness program, the creditor can instead choose to keep your debt on the books and recoup 50%-60% of what they are owed.

How Does Credit Card Forgiveness Compare with Debt Settlement?

Nonprofit Credit Card Debt Forgiveness and for-profit debt settlement are similar in that they both provide a way to settle credit card debt by paying less than what is owed. But the way they go about it is different. Credit card forgiveness is designed to cost the consumer less, pay off the debt quicker, and have fewer drawbacks than its for-profit counterpart.

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Some key areas of difference between Credit Card Debt Forgiveness and for-profit debt settlement are:

- **Creditor Participation:** Credit Card Debt Forgiveness programs have relationships with creditors who have agreed to participate. Clients who have accounts with participating banks and credit card companies will find out right away if the creditor has agreed to accept the lower payment. Once they do, the payoff period begins immediately. For-profit debt settlement programs negotiate with each creditor, usually over a 2-3-year period, while interest, fees and calls from debt collectors continue. This means a bigger hit on your credit report and credit score, and an increasing balance until negotiation is completed. Since it's a negotiation, creditors don't have to agree to a for-profit debt settlement deal.
- **Payments:** Credit Card Debt Forgiveness clients make 36 equal monthly payments to eliminate their debt. The payments go to the creditors until the agreed-to balance is eliminated. No interest is charged during that period. For-profit debt settlement clients pay into an escrow account over a negotiation period toward a lump sum that will be paid to creditors. The monthly payments typically take 2-3 years. During this time, fees may increase, and interest accrues, so payments may end up not being affordable for clients. Meanwhile, clients stop making payments to their credit card accounts. Calls from debt collectors continue and creditor-reported non-payments continue to damage the client's credit report.
- **Debt collection:** Enrollment in a Credit Card Debt Forgiveness stops calls and letters from debt collection and recovery agencies for the accounts included in the program. It also stops any lawsuits filed in an attempt to collect the debt. For-profit debt settlement programs don't stop collection actions until the lump-sum payment is made to the creditor.
- **Fees:** Nonprofit Credit Card Debt Forgiveness programs will tell you up front what the monthly fee is, capped at $75, or less, depending on what state you live in. For-profit debt settlement companies may not be clear about fee amounts, which often are a percentage of the balance.
- **Credit score damage:** Nonprofit Credit Card Debt Forgiveness will hurt your credit score, since you won't pay the full amount that you owe. For-profit debt settlement likely will hurt it more, since you won't be paying creditors during the 2-3 year negotiation/escrow period, but they haven't agreed to a plan or received any money, so they're still reporting nonpayment. This is on top of the credit score hit from not paying the full amount. In both cases, the IRS will collect income tax on the portion of the balance forgiven, if it's more than $600.
- **Scams:** Debt relief solutions from a certified nonprofit credit counseling agency are safe and designed to be in your best interest. While many for-profit debt settlement companies are legitimate and follow the rules, there are also scams out there, designed to lure people who are in desperate financial straits and seeking a way to get out. Be wary of any "debt relief" company that contacts you, rather than you reach out; charges upfront fees before acting; or doesn't review your financial situation with you the way a certified credit counselor would.

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How Does Credit Card Debt Forgiveness Compare to Credit Card Consolidation?

Credit Card Debt Forgiveness is for consumers who have credit card accounts that have been charged off, and the consumer is in dire financial trouble because of it.

Credit card consolidation is for people who haven't reached that point. Credit card consolidation is an umbrella term for any debt relief method that combines multiple credit card payments into one single monthly payment. Having a single monthly payment is easier than juggling several credit card bills. In most cases, debt consolidation also comes with a lower interest rate than what you were paying on your credit cards, making the monthly costs, as well as overall costs, less.

Credit card debt consolidation's most common forms are debt management plans, debt consolidation loans, or a zero-interest transfer credit card.

People who qualify for any of those forms of credit card debt consolidation are in better financial shape than someone who qualifies for nonprofit Credit Card Debt Forgiveness. To get a debt consolidation loan or a zero-interest balance transfer credit card, you need a credit score of at least 680. In most cases higher. If your accounts are charged off, your credit score is likely well below that.

Credit score isn't a factor for debt management program, but you need a sufficient income to be able to make a monthly payment that will cover all of the accounts included in the program. In addition, some of the credit accounts that would be included may not be from companies that participate in Credit Card Debt Forgiveness.

How Does Credit Card Debt Forgiveness Compare to Bankruptcy?

Bankruptcy is the last resort for someone who has more debt than they can pay. Nonprofit Credit Card Debt Forgiveness won't eliminate nearly as much debt as bankruptcy does, but it also has less of the long-lasting negative financial impact bankruptcy carries. It can be the step you take in order to avoid bankruptcy.

Some of the ways that Credit Card Debt Forgiveness compares to bankruptcy are:

- **Debt elimination:** Credit Card Forgiveness will eliminate 40%-50% of what you owe on credit card accounts. Bankruptcy will eliminate all eligible unsecured debt.
- **Credit impact:** Credit Card Debt Forgiveness will have a negative impact on your credit score since full balances on accounts were not paid. But once you've completed the program, the accounts will show a zero balance, not that you still owe money. Bankruptcy will have a much more severe negative impact on your credit report, making it difficult to get a mortgage, car loan, or other needed credit in the years that follow. It may also have a negative impact on insurance premiums, your ability to sign a lease on an apartment, and even employment opportunities. Bankruptcy remains on your credit report for 7-10 years.
- **Application/qualification process:** You fill find out if you qualify for Credit Card Debt Forgiveness by calling a nonprofit credit counseling agency or applying online. You'll be asked to provide income and expense information, as well as access to your credit report. Bankruptcy involves a complex application period, extensive documentation, and a court action before you are approved. There are also filing fees and other expenses.
- **Timeline:** Credit Card Debt Forgiveness payments begin as soon as you're accepted into the program. Bankruptcy approval and discharge can take 6-12 months.

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- **Debt collections:** Collection actions and lawsuits on Credit Card Debt Forgiveness clients are stopped once creditors agree to the plan. Filing for bankruptcy triggers an automatic stay on collection actions and lawsuits, and offers protection from harassment by creditors, but if the court doesn't approve the bankruptcy, those will start up again.
- **Privacy:** A Credit Card Debt Forgiveness settlement is between you, the credit counseling agency, your creditors, and potential creditors who you allow to access to your credit report. A bankruptcy is public information that anyone can access.

Additional Information About Debt Relief

If you are overwhelmed by credit card debt and are having trouble making payments or would like more information on how to deal with or eliminate credit card debt, InCharge Debt Solutions has many resources that can help.

Some of the debt relief topics InCharge can help you with are:

- Credit Card Debt Relief, including information on debt consolidation
- What to do if You are Sued by a Credit Card Company
- How to Pay Off Credit Card Debt Faster

If you need help with credit card debt, calling a counselor at a nonprofit credit counseling agency, like InCharge Debt Solutions is free of charge. The counselor can help put your situation in perspective, help you create a budget, point you to resources and discuss debt-relief options that include Credit Card Debt Forgiveness, debt management plans, debt consolidation, debt settlement and bankruptcy.

Website: https://www.incharge.org/debt-relief/credit-card-debt-forgiveness/

Understanding Bankruptcy – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/blog/living-paycheck-to-paycheck/

Understanding Bankruptcy

If you are struggling to pay your monthly credit cards bills, you may be wondering if bankruptcy is an option for you. Bankruptcy provides a path to a fresh start, financially, but not everyone qualifies.

"I need a second chance!"

That is bankruptcy in a nutshell.

For whatever reason, your finances have gone sour, you're drowning in debt, you're sure you learned your lesson, so you scream for help: "Just give me a second chance!"

Bankruptcy will do that.

Bankruptcy is a legal do-over for consumer or business owners. You can petition U.S. Bankruptcy Courts to release you from debt and let you start your financial life with a clean slate.

And the good news is, in most cases, your request will be granted.

Two-thirds of the people filing bankruptcy in 2019, did so using Chapter 7 and their debts were discharged 94.3% of the time. If you filed the second most popular form of

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bankruptcy, Chapter 13, the success rate dropped to 44.4%, but that's usually because the judge thinks you can manage your debts with the assets you have. In other words, the judge believes you're going to be OK, so, it's a success either way.

Bankruptcy is most often associated with someone living paycheck-to-paycheck, but it's just as likely to happen to professionals and business owners. Dan LaBert, executive director of the National Association of Consumer Bankruptcy Attorneys, said bankruptcy provides "the chance for a fresh start and serves as a legitimate debt-relief option, regardless of someone's station in life."

So, what happens when you file for bankruptcy? This page will explain the process, giving options for individuals and providing information to help the understanding of bankruptcy.

Types of Bankruptcy

Officially, there are six types of bankruptcies – Chapters 7, 9, 11, 12, 13 and 15 – but 99% of bankruptcy cases filed in 2019 were Chapter 7 (liquidation) or Chapter 13 (personal reorganization).

The other four, Chapter 11 (business reorganization), Chapter 9 (municipalities); Chapter 12 (farmers) and Chapter 15 (cross border) make up the other 1%.

Chapter 7

Some people refer to Chapter 7 bankruptcy as "liquidation bankruptcy'' because it discharges most of your unsecured debt by liquidating your assets. Going away are unsecured debts like credit cards, personal loans and medical bills.

It's the quickest, simplest and most common type of bankruptcy, but first, you must qualify.

To qualify for Chapter 7 bankruptcy, you must pass Part 1 or Part 2 of your state's means test. Part 1 has to do with income. If your household income is less than your state's median income, you qualify. Remember that median income means half the people in the state have more income, half have less. If you have less, you qualify for Chapter 7.

If you have more than the median income, there is still a chance to qualify through Part 2 of the "means" test. In Part 2, you must document all your allowable expenses for the previous six months (rent, food, transportation, clothing, medical expenses, etc.) and subtract that from your income.

What's left is called "disposable income" that can be applied to debt. If you're disposable income is low enough, compared to your debt obligations, you may qualify for Chapter 7.

If you qualify for Chapter 7, it means the court trustee will sell non-exempt assets to pay off creditors. The definition of non-exempt assets varies from state-to-state, but just about anything that has value could be included. That means a nice car or home that has some equity, jewelry, art or stamp collections, musical instruments, electronic devices, etc.

The whole process for Chapter 7 can be completed in 6-8 months.

Chapter 13

Chapter 13 bankruptcy is also known as "reorganization bankruptcy.'' You offer the judge a repayment plan that allows you to pay back creditors in 3-5 years. No property

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is required to be liquidated. For Chapter 13 bankruptcy, you must have regular income to make the required monthly payments.

There also are debt limit qualifications for Chapter 13 that you can't exceed. You must have less than $394,725 in unsecured debt or less than $1.184 million in secured debt.

You will make monthly payments on your debts for 3-5 years and can't take out any loans during that time. If you fail to make the payments, you likely will be back in court and your discharge rescinded.

Chapter 11

Chapter 11 bankruptcy is somewhat similar to Chapter 13, but it's typically reserved for businesses. Essentially, it's a reorganization or restructuring of the company. It's possible for businesses to file for Chapter 7 bankruptcy, but that means a liquidation of assets, so Chapter 11 is a more attractive option. That allows businesses to maintain their assets and continue operations, but they must devise a plan to pay off some of their debt or get it forgiven.

What Is a Discharge?

A discharge is a court order that releases you from obligations to pay debts. It means that creditors or debt collectors must stop attempts to collect on the debts. That means no more harassing phone calls and filling your mailbox with threatening letters. In other words, discharge is your get out debt card.

Which Debts Are Discharged in Personal Bankruptcy?

Bankruptcy allows you to discharge debts in the following categories:

- Credit cards
- Auto loans
- Mortgages
- Medical bills
- Utility bills
- Personal loans

Which Debts Are Not Discharged in Bankruptcy?

The following debts are not forgiven in personal bankruptcy:

- Tax debt (although some IRS debt could be eligible for a payment plan)
- Alimony
- Child support
- Student loans

If you have luxury item purchases or cash advances received immediately prior to the bankruptcy filing, creditors can challenge that, saying these were premeditated transactions, and have them excluded.

Another consideration: A bankruptcy discharge is personal and protects you. But it does not eliminate the debt itself. For example, if you had a co-signer on a home loan and you file for bankruptcy, the lender can still seek to collect the debt from the person who co-signed the loan. This is important to remember if you have family members or friends co-sign a loan, but are not going to file for bankruptcy.

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What Are Potential Effects of a Discharge?

The immediate effect of a bankruptcy discharge is that your credit score will plummet and a notation will be added to your credit report saying you failed to pay your debts as agreed. That will stay on your credit report for 7-10 years.

How far your credit score plunges depends on where you stood at the time of the discharge. If you were above 700, for example, figure on a 100 to 150-point drop. If you were at 600, it's more likely to be 75-100 point drop.

Reaffirming a Debt

Reaffirming debt means that you sign, and file with the court a legally enforceable document, which states that you promise to repay all or a portion of a debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors. Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law.

What Are the Effects of Reaffirming a Debt?

If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

You can voluntarily repay any debt instead of signing a reaffirmation agreement. Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later

Cost of Bankruptcy

Though your finances may be in bad shape, filing for bankruptcy can still cost you a significant amount of money. Retaining a bankruptcy attorney could cost you several thousand dollars.

If you prepare and file your own bankruptcy case, the filing fees alone are substantial and your chances of success are greatly reduced.

According to the National Bankruptcy Forum, the average cost of a Chapter 7 bankruptcy is $1,250.

Bankruptcy on Your Credit Report

Chapter 7 bankruptcies will remain on your credit report for 10 years. Chapter 13 bankruptcies remain on your credit report for seven years.

Bankruptcy Education

As part of any bankruptcy filing, there's a required educational process.

Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, consumers must undergo pre-file credit counseling 180 days before filing for bankruptcy. The counseling provides education about the process and alternative debt-relief options.

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After filing, consumers must complete a pre-discharge course (mandatory to have your debts discharged) about personal financial management. It's designed to prevent additional and future financial difficulties. It will provide structure for managing your money, creating and maintaining a budget, and using credit appropriately.

Online Bankruptcy

Many individuals now have the option of filing for bankruptcy online, simplifying the process for those who prefer a more digital approach. Several platforms provide access to required forms and resources, allowing people to complete much of the paperwork from home. However, it is essential to understand the legal implications and seek professional guidance before proceeding with online bankruptcy filings to ensure all steps are correctly followed.

Should I Declare Bankruptcy?

There is a reason bankruptcy is called the "nuclear option" for debt relief. It should only be considered if you already have tried – and failed – to make a dent in your debt obligations using other debt-relief options.

If that's the case, consider the pros and cons before deciding to push the button.

Pros of Bankruptcy

- Eliminates or reduces debt for people in dire financial situations, perhaps due to illness or loss of a job.
- Temporarily prohibits creditors from foreclosing on a home or repossessing a car.
- Temporarily prevents wage garnishment, debt collectors' harassment or disconnection of utilities.
- Allows consumer to get a "second chance" with their finances.

Cons of Bankruptcy

- Affects credit record for up to 10 years, creating problems in obtaining loans for cars, homes.
- Becomes a public record that can be viewed by potential employers, insurance companies, banks and other lenders.
- It will be extremely difficult to get a mortgage after bankruptcy. You may not qualify for loans for several years, especially mortgage or home equity loans. And if you get loans, the interest rates will be higher because of the risk.

Learn More: Alternatives to Bankruptcy

What Is Judgement Proof?

Judgment proof describes a person whose income is too meager to settle debts with a creditor and whose assets are protected from liquidation by federal law.

A person may own some assets of value – Social Security, Disability, retirement accounts, ERISA Pensions, Veteran's benefits, worker's compensation benefits, public assistance, child support and alimony – but these are protected by federal law and thus considered judgment proof.

The income from these sources is used for everyday expenses such as rent, utilities, food, clothing, etc. Taking that income away to pay off debts could leave the person homeless and struggling to survive. That's why they are protected.

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Bankruptcy Alternatives

If your income is too high for a Chapter 7 bankruptcy, there are other financial options available besides a Chapter 13 bankruptcy.

The best way to determine how to deal effectively with your debt is to contact a nonprofit credit counseling agency like InCharge Debt Solutions and let their certified counselors review your budget or offer help creating one that puts you on more affordable financial footing.

The goal is to determine which relief option will help you eliminate debt and regain control of your finances. And the service is FREE!

Some options that might help your situation include:

- **Debt Management Plan —** Entering a debt management plan can provide enough relief to allow you to eliminate credit card debt over a 3-5 year period. Under debt management, credit counselors work with lenders to reduce interest rates, fees and penalties to an affordable level. In return, you promise to pay back the full principal over time in an efficiently managed manner.
- **Debt Consolidation Loan —** This option combines all your debts into one manageable bill and pays them off with a single loan that has a reduced interest rate. Look for an dependable, experienced debt consolidation company and be wary of consolidating several unsecured loans into one secure loan, meaning one backed by collateral like a home or car.
  - **More About:** Debt Consolidation vs. Bankruptcy
- **Debt Settlement —** This is an attempt to convince creditors to accept less than what is owed on their debt, maybe even as much as 50% less. It's a great deal if you can get it, but debt settlement causes significant damage to your credit report and many creditors refuse to deal with it.

Is Bankruptcy Right for You?

Bankruptcy is losing some of the negative image it carries as people realize getting a second chance – even financially – is actually a good thing. But treat the process respectfully. Use the course in pre-bankruptcy filing and pre-discharge to learn more about alternative debt-relief solutions and ways to manage your money successfully.

Without debts, you can start on the road back to financial health. Setting up a budget, paying closer attention to spending habits and applying for a secured credit card are some preliminary steps to re-establishing credit. Handling loans and credit in a responsible manner – i.e. paying all bills on time – is a good way to build on that credit.

If you've been granted a second chance, take advantage of it, but remember, the goal is bankruptcy is to never come back.

Learn More: Bankruptcy vs. Debt Relief

Chapter 7 Bankruptcy

Chapter 7 bankruptcies are designed to liquidate the debtor's assets. All property, except that which a petitioner is allowed to keep, is turned over to a bankruptcy trustee who disburses the debtor's funds to creditors in an effort to repay part of the debts that are owed.

Chapter 13 Bankruptcy

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Chapter 13 bankruptcies are debtor reorganization proceedings that encourage the consumer to repay as much of the debt as possible. A regular income is required to secure a Chapter 13 repayment plan, which usually lasts three to five years.

Bankruptcy Education Courses

Approved by the U.S. Trustees, InCharge issues Bankruptcy Code-compliant certificates for required pre-filing counseling and pre-discharge education. If you file for bankruptcy, you must attend a Pre-Filing Credit Counseling session. After filing, you must complete Pre-Discharge Debtor Education before your bankruptcy is finalized. InCharge offers both of these educational courses.

Website: https://www.incharge.org/bankruptcy/

Understanding Debt Consolidation Programs & How They Work – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/blog/pay-off-high-interest-credit-card-debt/

Debt Consolidation Programs & How They Work

Debt consolidation is an effective financial strategy for eliminating credit card debt. It reduces your interest rate and monthly payment so you pay off debts faster. Get free debt consolidation help over the phone or online.

What Is a Debt Consolidation Program?

Debt consolidation combines high-interest credit card bills into a single monthly payment at a reduced interest rate. Paying less interest saves money and allows you to pay off the debt faster.

Debt consolidation is available with or without a loan. It is an efficient, affordable way to manage credit card debt, either through a debt management plan, a debt consolidation loan or debt settlement program.

If you can't make more than minimum payments on your monthly credit card bills, a debt consolidation program is a very good way to regain control of your finances.

Types of Debt Consolidation Programs

There are three forms of debt consolidation programs:

1. Nonprofit debt consolidation
2. Debt consolidation loans
3. Debt settlement

The first two are aimed at consumers who have enough income to handle their debt, but need help organizing a budget and sticking to it.

The third – debt settlement – is used in desperate situations where the debt has reached unmanageable levels.

If you're not sure which is the best way to consolidate debt, call a nonprofit credit counseling agency like InCharge Debt Solutions. A certified counselor will go through your income and expenses, help you create an affordable monthly budget, then offer free advice on which consolidation program will eliminate your debt.

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“Credit Counseling will develop an action plan that is tailored to your exact needs,” Rebecca Steele, Chief Executive Officer for the National Federation of Credit Counseling, said. “When you’re in debt, you need to understand your budget, what it’s going to take to resolve your debts and how you can put fair, affordable payments in place to achieve that goal. That is what credit counselors should do for you.”

Debt Consolidation Program Options

InCharge (nonprofit debt consolidation), Avant (debt consolidation loan) and National Debt Relief (debt settlement) each represent different segments of the debt consolidation industry. We’ll explain the advantages and disadvantages of each to help you distinguish between the three types of debt consolidation programs, as well as how to get started.

Nonprofit Debt Consolidation

Nonprofit consolidation is a payment program that combines all credit card debt into one monthly bill at a reduced interest rate and payment. These programs are offered by nonprofit credit counseling agencies, who work with credit card companies to arrive at a lower, more affordable monthly payment for you. Nonprofit debt consolidation is the truest form of a debt consolidation program. It’s more of a service than what you get with a loan, and a purer form of consolidation than debt settlement. You have the backing of a nonprofit company with credit counselors to answer questions and guide you through difficult financial situations.

Pros of Nonprofit Debt Consolidation:

- This is not a loan and your credit score is not a factor in qualifying.
- Reduced interest rates (somewhere around 8%, sometimes less) help lower monthly payments.
- Credit counselors assist in developing an affordable monthly budget.
- Financial education offered to keep this from happening again.

Cons of Nonprofit Debt Consolidation:

- If you miss a monthly payment, all concessions granted by the creditor could be canceled.
- There is a one-time setup fee between $50-$75 as well as a monthly service fee averaging $32, but the savings on interest should more than make up for the fees.
- You are required to stop using credit cards except for one emergency card.

Sign-Up Process:

1. The easiest way to enroll is through online debt consolidation or you call a counselor at a nonprofit credit counseling agency like InCharge Debt Solutions.
2. Authorize the agency to access a list of your credit card debts and monthly payment information from your credit report.
3. Gather information about your monthly income and expenses to determine how much money you have available for credit card consolidation.
4. Be prepared to answer questions about your goals and the timeline you’re working toward to become debt free.

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5. Credit counselors will assess your situation and tell you if you qualify for a nonprofit debt consolidation program. If not, the counselor may recommend a loan, debt settlement or possibly bankruptcy as a solution.

Debt Consolidation Loan

The traditional form of credit consolidation is to take out one large loan and use it to pay off several credit card debts. Because you now only have one loan, a debt consolidation loan, you have one monthly payment, which simplifies the bill-paying process. However, this can be tricky. Lenders rely heavily on your credit score as a signal that you will repay the loan. If you are having problems paying credit cards, your credit score may suffer and there is legitimate concern you will repay the loan. You could be denied a loan or, at the very least, charged a high interest rate. Be aware that application and origination fees could add to the cost of the loan.

Pros of Debt Consolidation Loans:

- Interest rates for loans should be lower than rates for credit cards.
- Loans can be used to pay off any type of unsecured debt.
- A single payment every month removes stress of late payments.

Cons of Debt Consolidation Loans:

- Eligibility and interest rates are dependent upon your credit score, which could be very low if you have a lot of credit card debt.
- There is little flexibility with loans. A loan is legally binding, while nonprofit debt consolidation and debt settlement can be cancelled at any time.
- Loans come with origination fees that need to be paid upfront. These fees can range from 1%-8% of your loan amount.

Sign-Up Process:

1. Make a list of unsecured debts you would like to consolidate and add each balance (the total amount you owe) to find out how much you need to borrow.
2. Check your credit score. If necessary, take steps to raise it over 680. Most likely, that will mean making on-time payments for at least three months.
3. Determine the average interest paid on those debts for comparison purposes. If you have a low credit score, it’s not a sure thing your interest rate will improve.
4. Apply to at least three lenders whether it be a bank, credit union or online lender, and then compare the terms against each other and what you are currently paying.
5. Use the loan money to pay off each debt individually.

Debt Settlement

Debt settlement sounds like a sexy option to consolidate debt. Who wouldn’t want to pay half (or less!) of what you owe on credit card debt? But this is considered a desperation measure for a reason. Ads boasting that settlement companies like National Debt Relief can get at least 50% of your debt forgiven, don’t tell the whole story. That figure doesn’t include the fees you will pay for the service; the late penalties you incur while settlement negotiations take place; and whether a creditor will even accept the offers made. The results from this form of debt consolidation definitely are mixed. Do all the math before you choose this option. It should be noted that attorneys offer debt settlement in addition to companies like National Debt Relief.

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Pros of Debt Settlement:

- You will pay less than what you actually owe.
- If the creditor is willing to negotiate and you have enough money to make an attractive offer, this option could take less than a year.
- It can stop calls from debt collectors and creditors.
- It will help consumers avoid bankruptcy.

Cons of Debt Settlement:

- The creditor doesn't have to accept your offer, regardless of the amount.
- Debt settlement is highly regulated in 12 states, making it difficult to achieve.
- Late fees and interest add to the balance every month until a resolution is agreed upon.
- By the time you pay fees for the service and the penalties for late payment, your net reduction likely will be closer to 25% of what you originally owed.
- The amount of debt forgiven is taxable income if it is over $600.

Sign-Up Process:

1. The first step is to make a list of the debts you plan to settle and do the math to determine the total amount owed on each account.
2. Research at least three debt settlement companies or attorneys – Clear One Advantage, National Debt Relief and Freedom Debt Relief are the 3 largest – and compare the terms for each.
3. Open an escrow account at your bank. Make sure the account is in your name and you have full control of the money.
4. The debt settlement company must deal with each credit card account individually. Typically, there must be at least 40%-50% of the amount owed already in the account before the debt settlement company can make an offer.
5. If a settlement is agreed upon – even if it's just one account – you must release the money from escrow.

Best Debt Consolidation Companies

Consumers have numerous choices for relief through debt consolidation programs. Making the right choice involves an honest assessment of your income and spending habits. In other words: a budget!

If you can create a budget that accurately reflects your spending, you will be in the best position to decide how much you can afford each month to dedicate to eliminating debt.

Here are some companies that offer choices for debt consolidation.

InCharge Debt Solutions

- **TYPE:** Nonprofit Debt Consolidation
- **HOW IT WORKS**: A credit counselor asks questions about your income and expenses to see if you qualify for a debt management program. If you enroll in the program, you agree to have InCharge debit a monthly payment, which will then be distributed to your creditors in agreed upon amounts. In return, credit card companies agree to lower interest rates to around 7% (sometimes lower), which results in lower monthly payments.

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- **FEES**: A one-time setup fee that ranges from $50-$75. Monthly service fee is about $30.
- **LENGTH OF TIME:** 3-5 years with no penalty for early payment.
- **CREDIT SCORE IMPACT:** Typically, credit scores will improve after six months of on-time payments. There will be a drop initially due to closing all but one of your credit card accounts.

Avant

- **TYPE:** Debt Consolidation Loan
- **HOW IT WORKS**: First, you must fill out an application and be approved for a loan. Your income and expenses are part of the decision, but credit score is usually the deciding factor. Avant requires a minimum score of 580 with an annual gross income above $20,000. If approved, you receive a fixed-rate loan and use it to pay off your credit card balances. You then make monthly payments to Avant to pay off your loan.
- **FEES**: Interest rates from 9.95%-35.99%. Origination fee: 4.75%. Late payment fee: $25.
- **LENGTH OF TIME:** 2-5 years with no penalty for early payment.
- **CREDIT SCORE IMPACT:** Applying for a loan has no effect on your credit score, but missing payments will hurt your score. Conversely, making on-time payments should improve it.

National Debt Relief

- **TYPE:** Debt Settlement
- **HOW IT WORKS:** The qualifying standard is at least $7,500 of debt. You open an escrow account and make monthly payments (set by National Debt Relief) to that account instead of to your creditors. When the balance has reached a sufficient level, NDR negotiates with your individual creditors in an attempt to get them to accept less than what is owed. If a settlement is reached, the debt is paid from the escrow account.
- **FEES:** 15%-25% of the original debt. The company website doesn't list any other fees.
- **LENGTH OF TIME:** 2-4 years.
- **CREDIT SCORE IMPACT**: It's a huge negative and it lasts for seven years. Expect your credit score to drop 75-125 points as your bills go unpaid and accounts become delinquent.

What to Look for in a Debt Consolidation Program

There are many avenues to eliminating debt through debt consolidation, but there are just as many detours that will compound your problem if you are not paying attention.

Keep your guard up against credit repair scams that promise results that don't seem possible. There are plenty of advertisements in this industry that sound too good to be true … and it's because they are! Don't fall for them.

The first thing to look at before joining a debt consolidation program is confidence that the agency, bank, credit union or online lender is there to help you, not to make money off you.

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You should be asking how long they have been in this business; what their track record for success is; what do the online reviews say about customer experience; and how much are you really going to save by using their service?

The last question is the most important because you can do any of these debt consolidation programs yourself. So, if the fees charged make it a break-even exchange, there really is no reason to sign up. Your total cost in a program should save you money while eliminating your debt.

How Do Credit Consolidation Companies Work?

Credit consolidation companies work by finding an affordable way for consumers to pay off credit card debt and still have enough money to meet the cost of basic necessities like housing, food, clothing and transportation.

The term “credit consolidation companies" covers a lot of ground in the debt-relief industry. They range from giant national banks to tiny nonprofit counseling agencies, with several stops in between and offer many forms of credit card debt relief.

To simplify things, it is easiest to divide credit consolidation companies into two categories:

- Those who consolidate debt with a loan based on your credit score
- Those who consolidate debt without a loan and don’t use a credit score at all

Banks, credit unions, online lenders and credit card companies fall into the first group. They offer debt consolidation loans or personal loans you repay in monthly installments over a 3-5 year time frame.

They start by reviewing your income, expenses and credit score to determine how creditworthy you are. Your credit score is the key number in that equation. The higher, the better. Anything above 700 and you should get an affordable interest rate on your loan. Anything below that and you will pay a much higher interest rate or possibly not qualify for a loan at all if your score has dipped below 620.

The second category – companies who provide credit card consolidation without a loan – belongs to nonprofit credit counseling agencies like InCharge Debt Solutions. InCharge credit counselors look at your income and expenses, but do not take the credit score into account, when assessing whether you qualify for a debt management program.

Based on the information provided, they recommend debt relief options such as a debt management program, debt consolidation loan, debt settlement or filing for bankruptcy as possible solutions.

Which Debt Consolidation Program Is Right for Me?

It takes research to determine what debt consolidation program is right for you. Each one is geared toward a different set of circumstances.

If you have enough income to pay your bills, nonprofit debt consolidation works in most cases. There is very little risk, and the program is really designed to be a helping hand. You can cancel any time and still have the other programs available as options.

When you take out a debt consolidation loan, you are converting your credit card debt into loan debt. That closes the door on the possibility of later enrolling in a nonprofit debt consolidation program.

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Debt settlement requires you to be all in. In order for it to work, you have to create bargaining leverage by stopping all payments to your creditors. Once you go down this road there's no coming back, but if your debts are already in collections, settlement and bankruptcy might be your only option.

If you don't know which program is right for you, credit counseling can help. Credit counselors are certified professionals, who know these programs in and out. They will walk you through your finances – answering any questions, giving advice and making a recommendation based on the information that have.

At the end of the day, the program that's right for you is the one that gets you across the finish line.

Frequently Asked Questions

What Is A Debt Consolidation Company?

A debt consolidation company is one that combines all credit card debt into a single monthly payment. It could be a nonprofit credit counseling agency using a debt management program with no loan involved; a bank, credit union or online lender offering a debt consolidation loan; or a debt settlement company that requires a lump-sum payment to pay off the debt.

Are There Free Government Debt Consolidation Programs?

The government is not involved in any debt consolidation programs. The government does provide grants to nonprofit credit counseling agencies that work with consumers to solve problems with credit card debt.

Which Is Better: Balance Transfer Cards Or Debt Consolidation?

Balance transfer cards that offer 0% interest are the ideal way to pay off credit card debt if you are committed to paying off the balance during the promotional period (anywhere from 6-18 months). However, there are several hurdles to clear before you get one. First, you must qualify for a balance transfer card, which usually means having a credit score of 700 or higher. Next, there usually is a balance transfer fee of 3% to 5% involved. That could add hundreds of dollars to the amount owed. Then, if you haven’t paid off the balance when the promotional period ends, the interest rate will jump anywhere from 13% to 25%, maybe even higher. Finally, if you continue using the credit card to pay for shopping, you may end up owing more than what you started with.

How Do I Get Started With Debt Consolidation?

Contact a nonprofit credit counseling agency like InCharge Debt Solutions to find out which form of debt consolidation best suits your situation. The counselors at nonprofit credit counseling agencies are trained and certified by a national organization to act in the best interests of the consumer.

They help create an affordable monthly budget based on your income and expenses. Based on that budget, they recommend a nonprofit debt consolidation, debt consolidation loan or debt settlement program. The advice is free. The consumer selects the form of consolidation they are most comfortable with.

If you don’t qualify for any of the three, the only option could be bankruptcy.

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Can I Enroll In Debt Consolidation Programs Online?

Yes. All three forms of debt consolidation make it possible to apply online.

Which Debt Consolidation Programs Can Consolidate Debt With Bad Credit?

You can consolidate debt with bad credit through a nonprofit debt consolidation program or debt settlement program. Qualifying for a debt consolidation loan, however, is driven by your credit score so bad credit could mean high interest rates or not qualifying at all. **Will Enrolling In A Debt Consolidation Program Affect My Credit Score?**

Yes. Nonprofit debt consolidation and debt consolidation loans may have a negative impact at first, but if you complete the program, both should help raise your credit score. A debt settlement program has a negative effect that will last for seven years.

Which Debts Can Be Consolidated Through A Debt Consolidation Program?

Credit cards are, by far, the most popular form of debt to consolidate because of the high-interest rate attached to them. Consolidation works best when the interest rate is reduced and monthly payments are lowered because of it.

It is possible, though not advisable, to include medical bills, rent, utilities, phone bills and other forms of unsecured debt in a consolidation loan, but since none of those typically has an interest rate attached, there is no gain from consolidating them.

Are There Fees Involved In Debt Consolidation Programs?

Yes. The size of fees varies, but each form of consolidation has fees associated with it. **Can I Cancel My Debt Consolidation Program?**

Nonprofit debt consolidation and debt settlement are voluntary programs. You aren't legally obligated to complete them, though you will lose any concessions offered by cancelling. To cancel, you need to call, email or fax the agency where you enrolled.

A debt consolidation loan is legally binding. You can't opt out. **How Long Do Debt Consolidation Programs Take To Get Rid Of All My Debt?**

Budget 3-5 years to get through a program, regardless of which one you choose.

Website: https://www.incharge.org/debt-relief/debt-consolidation/free-debt-credit-consolidation/

Military & Veteran Debt Relief – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/housing/homebuyer-education/homeownership-guide/what-happens-if-i-pay-my-mortgage-late/

Military Debt Relief

InCharge Debt Solutions recognizes that service members from all branches of the US military face unique financial challenges related to frequent relocation, deployment, disability and PTSD. InCharge offers credit counseling 100% free of charge. We're here to help.

Five Military Debt Relief Programs

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Members of the military have plenty to worry about when they are serving our country. The last thing they should have to worry about is if they paid the mortgage and credit card bills this month.

The good news is there are laws that protect servicemembers from many civilian credit worries. The bad news is a lot of military personnel still suffer severe financial difficulties and have a hard time finding debt-relief options. There are programs to help active-duty military and veterans with debt relief. Best to start with the most significant.

Here are five programs designed to help active-duty military and veterans:

1. Servicemembers Civil Relief Act – This federal law, originally enacted in 1940, regulates interest rates for credit cards, auto loans and other financial services for active-duty military. It also requires landlords to let you out of your lease, without penalty, for deployment. The SCRA has been amended and protections have been added to help with evictions and wage garnishments.
2. Military Lending Act – Under the Military Lending Act, servicemembers cannot be charged more than 36% interest for credit products.
3. Veteran's Housing Benefit Program – This program offers loans to veterans at very low rates.
4. Nonprofit Credit Counseling– Free financial counseling provided by nonprofit companies like InCharge Debt Solutions.
5. Debt Consolidation– There are a few options in this category, any one of which could provide the debt-relief solution best suited for your problem.

Whether it's a debt management program, a debt consolidation loan, debt settlement or, in the most severe instances, bankruptcy – consolidating your debt can ease the strain. Debt can feel unending, but there is a way to seek military financial help and find one of the several ways to consolidate debt.

Servicemembers Civil Relief Act

It's been around since 1940 and was initially called the Soldiers' and Sailors' Civil Relief Act, though its origin dates back to the Civil War. Congress passed legislation that gave relief to soldiers who could not pay their debts while at war. Union privates made all of $13 a month in the Civil War, which was actually $2 more than their Confederate counterparts. That wasn't a lot, but at least they didn't have to deal with collection agencies threatening to ruin their credit score. The Servicemembers Civil Relief Act limits those hassles and provides other protections for active-duty personnel. The law bans creditors from proceeding with foreclosures, evictions, garnishments and repossessions and other actions until 60 days after a service member returns from active duty. When service members are called to active-duty, lenders are required to set a maximum interest rate no higher than 6%. Despite such protection, studies show that more than one in four military families carry $10,000 or more in credit card debt, and 10% of families owe $20,000 or more. More than half of enlisted and junior non-commissioned officers reported they often make only minimum payments on their credit cards.

Military & Veteran Debt Consolidation Loan Options

If you are looking for a debt reduction plan, a good place to start would be examining the interest rates you pay on your current bills, especially credit card debt and compare those against the interest rate charges for a debt consolidation loan. One form of debt

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consolidation is taking out one loan to pay off several smaller loans. It is most often used to eliminate credit card debt because debt consolidation loans should have far lower interest rates and agreeable terms.

For example, depending on your credit history, you could get a debt consolidation loan of 8%-10% interest rate to wipe out credit card debt that probably has reached 25%-30%.

There are several types of debt consolidation loans – personal loan, home equity loan, military debt consolidation loan, balance transfer loan, loan from family or friends – and each has its advantages and disadvantages.

- Personal loans**:** This is the most common form of debt consolidation. You go to a bank, credit union or online debt consolidation lender, ask for the amount you need to pay off credit card debt, they check your credit score and payment history and approve or disapprove your loan. More than 20 million Americans owed over $178 billion in personal loans in 2022, a 24% jump over the previous year. About 3% of personal loans were over 60 days past due.
- Home equity loan**:** This loan has the lowest interest rates for one very important reason: You are putting your home up as collateral. If you miss payments, you could lose your house. In return, you get interest rates as low as 6% compared to the national average of 17.92% for credit cards.
- Military Debt Consolidation Loans**:** If you have a VA loan on your home, you may qualify for a Military Debt Consolidation Loan, which has a lower interest rate than standard civilian consolidation loans. With a consolidation loan, you can pay off all unsecured debts – credit cards, medical debt, payday loans, etc. – and then make one monthly payment to a single lender.
- Balance transfer cards**:** The attraction here is that you pay 0% interest for an introductory period (usually 6-18 months), giving you time to pay off credit card bills at no interest. However, it's very difficult for people already in trouble with credit cards to qualify for a 0% interest card. If you do qualify for one, you must pay off your debts in the introductory period or your rate soars to 18%-20% or higher.
- Family and friends**:** This could be the place to get the lowest rates and best repayment terms IF both sides trust each other and act responsibly. IF they don't, this can ruin relationships and be a really bad idea.

If you're not happy with any of these choices, you could consolidate your debt without a loan through a nonprofit credit counseling agency. Credit counselors walk you through the steps of setting up a monthly budget and then recommend debt-relief options. One of those is a debt management program, which doesn't require a loan and doesn't consider credit score as part of the qualifying process. Debt management programs are a good way to eliminate debt, eventually increase your credit score and relieve stress from financial problems. Counselors work with lenders to reduce the interest rate you're paying and the amount of your monthly payment so that all debt is eliminated in a 3–5-year period.

Homeowners Assistance Program (HAP)

Homeownership is practically a given in the military – 51% of millennials in the military are homeowners – but with that comes another given: There are likely to be problems keeping up with payments. The Department of Defense recognized that and set up the

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Homeowner Assistance Program (HAP), which provides financial assistance to qualified candidates facing a crisis concerning their housing. HAP covers active service members, veterans, surviving spouses and civilians working in the Department of defense. It provides financial assistance for those facing foreclosure, having to sell their home at a loss or being unable to sell their home, or those dealing with collections agents. Members of the Armed Forces who incur a wound, injury, or illness in the line of duty during deployment (30% or greater disability) also qualify for assistance. Applicants who qualify receive financial assistance under one of three scenarios:

1. **Private Sale:** Benefit amount is the difference between 95% of the home's prior fair market value and the selling price. HAP may also reimburse the applicant for normal and customary seller's closing costs
2. **Government Acquisition:** Benefit amount is the greater of 90% of the home's prior fair market value OR the mortgage(s) payoff amount
3. **Foreclosure:** Benefit is paid to the lien holder for legally enforceable liabilities.

The Military Lending Act of 2006

The Military Lending Act of 2006 limits predatory practices. More relief is offered through the Veterans Administration. The VA home loan program usually looks at only the previous 12 months of credit history unless bankruptcies, tax liens or collections are involved. It also doesn't require a down payment, and interest rates are typically lower than those offered with conventional loans. Military service members can also get a loan by refinancing their house through the VA. Qualified veterans can use the Interest Rate Reduction Refinancing Loan to obtain a lower interest rate or change from a variable rate loan to a fixed rate. If you want to take cash out of your home equity, the Cash-Out Refinance Home Loans programs lets you replace your current loan with one that has new terms. The danger is your house is collateral and can be foreclosed if you don't make the payments. Serious decisions like this require careful consideration.

Free Credit Counseling for the Military and Veterans

InCharge Debt Solutions offers free credit counseling to the military and veterans. If you qualify, you may join a Debt Management Plan, which could help you pay off your debt over 3-5 years. Qualifying depends on factors like the amount of debt as well as your income. The easiest way to find out if you qualify is to take part in a free credit counseling session.

Instead of having an array of bills to keep track of, debt consolidation or a Debt Management Plan would mean writing one check per month. Whether that's the answer or not, there are far better solutions than the quick fixes offered by payday lenders outside of military bases. The last thing a member of the military needs is for bad credit to make them a discredit to the armed forces.

Grants for Active Military and Veterans

The VA has a number of grant programs designed to help veterans and military families deal with everything from finding a permanent residence to gaining access to cultural community events to hiring legal aid to receiving financial aid for a college education. The grant money is generally awarded to local civic and religious groups who then

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disburse it to veterans and active military. To find the list of available grants for the military service members and veterans, visit these sites:

- Grants.gov – This site is part of the Veterans Administration and offers grant information on locations for applying for grants.
- GrantWatch.com – Lists grants from all over the country for nonprofits, faith-based organizations and 501 (c)(3) to help veterans with everything from finding a home to technical training for a job.
- Finaid.org – This website focuses on grants for veterans and their dependents.
- USVeteransMagazine.com – This site, like Finaid, has a long list of places for veterans, service members, their spouses and dependents to check for grants to attend college.
- MilitaryBenefits.com – Features a page on 10 benefits that veterans might not know about, including information on long-term care, certification programs and unused GI Bill benefits.

Other Debt Relief Options for the Military

Along with specialized debt relief solutions available to military servicemembers and veterans, there are other options that can be utilized by anyone. All of these options, alone or used in combination, can provide important relief.

It's worth noting that the government has programs providing financial help for people with disabilities. If you are one of the 30% of veterans with a disability, it's worth investigating to see if assistance from those programs can help you offset your debt.

As for credit card debt, the choice often comes down to deciding between debt settlement or bankruptcy.

Debt Settlement

Debt settlement is an attempt to negotiate an agreement with creditors that allows you to pay less than what you owe. While that may sound, it is not a perfect solution. It can damage your credit rating and affect your future ability to secure credit in the future. Some states even have laws against debt settlement companies.

That said, if you choose this option, you typically will engage a third-party firm to do the negotiating with creditors. These companies advise you to stop paying bills and, instead, put money in an escrow account. When there is enough money in the escrow account – which usually takes 2-3 years, during which time late fees and interest charges add to the balance – an offer is made to the creditors to settle the debt.

It the creditor accepts, the money is transferred, and the debt is settled. Creditors are not obligated to settle. Also, there are fees that must be paid to the debt settlement company.

The benefit of debt settlement is appealing, but may be outweighed by the damage to your credit score.

Credit Card Debt Forgiveness

This option is similar to debt settlement — you pay less than the full amount of your debt without dealing with aggressive for-profit companies. With credit card forgiveness — but there is no negotiating involved. Creditors forgive as much as 50 to 60% of the

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amount you owe. In exchange, you agree to a fixed monthly payments that eliminate your debt in 36 months.

While there is still damage to your credit score, a credit card forgiveness program will stop debt collectors and lawyers from pursuing you for the debt.

Bankruptcy

Bankruptcy is a lifeline for people who can't solve their debt problems any other way. The two major kinds of bankruptcy – Chapter 7 and Chapter 13 – are alike in this one significant way: Each should be your last option when trying to get out from under debt.

Chapter 7, or "straight" bankruptcy, offers protection from creditors and collection agents, but it comes at a price. Non-exempt assets are liquidated – sold, that is, with all the proceeds divided among your creditors. However, items like your home, car, tools for work, clothing, retirement accounts and household goods, are considered exempt. In fact, 96% of Chapter 7 filings are deemed "no asset" cases, meaning the trustee doesn't believe there is any property worth selling.

Still, though your debts are resolved, the bankruptcy remains on your credit report for 10 years and it will be difficult to get home or car loans.

Chapter 13 bankruptcy involves a judge-approved plan, in which you agree to pay your debts in 3-5 years. While you are under the court's protection, creditors and collections agencies cannot continue to contact you. If you stay current with payments, you may retain most of your assets, but Chapter 13 bankruptcy remains on your credit report for seven years.

Veterans Administration Debt-Relief Options

The VA offers vets in financial trouble several options, depending on the source of their problem. For example, the Loan Guaranty Service may work with mortgage companies and banks to ask forbearance for those Veterans having difficulty paying or work out a Mortgage Loan Modification – which could lead to a reasonable payment plan to keep the Veteran in his or her home rather than go to foreclosure.

If you are a borrower and want to contact the VA Loan Guaranty Office regarding any aspect of your mortgage, call 1-877-827-3702. Visit the trouble making payments web page if you have financial trouble or some other circumstance regarding your VA home loan. VA also makes financial planning services available at no cost to beneficiaries of:

- SGLI (Servicemembers' Group Life Insurance)
- TSGLI (Traumatic Injury Protection)
- FSGLI (Family Servicemembers' Group Life Insurance)
- VGLI (Veterans' Group Life Insurance)

Servicemembers who are interested in financial counseling but have not received a TSGLI payment may contact their Command Financial Specialists or Financial Readiness Counselor.

Veterans who are not a beneficiary of one of the benefits listed above and not able to access this free financial counseling service provided by VA, may find free or low-cost financial counseling options through various nonprofit organizations, including:

- Credit unions
- Extension offices

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- Religious organizations
- Nonprofit agencies

It's important that the Veteran's credit counseling service be accredited by either of these organizations:

- National Foundation for Credit Counseling (NFCC)
- Financial Counseling Association of America (FCAA)

Furthermore, veterans may seek advice and support through VSO's and MSO's who provide financial readiness and planning training for those during transition. For example, the USO's Pathfinder Program provides no-cost financial literacy resources to transitioning servicemembers and their families up to one year after they separate from the military.

Debt and Your Military Security Clearance

Service members are held to a higher standard than civilians. They can't abuse alcohol, drugs or even credit. Article 134 of the Uniform Code of Military Justice spells it out: Service members who don't pay their bills "bring discredit upon the armed forces." They can lose their security clearances, promotions and even face court martial if they fail to live up to their financial obligations. Despite such consequences, 36% of military service members have trouble paying monthly bills, according to a study by the Financial Industry Regulatory Authority (FINRA). That's also why you see so many payday lender storefronts outside the gates of military bases. The payday lenders won't tell you that making only one monthly payment on a debt management program or debt consolidation loan with lower interest rates might be the best route to solvency. Instead, they will offer the quick solution of taking out a payday or auto title loan where the average interest rate is 400% and could be as high as 1,000%. If you're even slightly tempted by the flashing signs, please take a deep breath, and start exploring other debt-relief options. The Servicemembers Civil Relief Act is your friend.

InCharge Military Debt Consolidation

If you are looking for a military debt consolidation program, InCharge's debt management program may be a good fit for you. With this program, you can consolidate your debts without taking out a new loan.

InCharge Military Financial Resources

As a way of honoring military service and showing appreciation for the sacrifice of military families, InCharge offers these tailored resources:

- Military Money Articles. InCharge is proud to publish Military Money articles on InCharge.org: a comprehensive personal finance portal for service members and their families. Find informative articles, videos and podcasts about the GI Bill, VA loans, Thrift Savings plans and much more.
- Free military and veteran eBooks. Recent publications include Defending Your Home, a guide to military housing issues, and Transitions: Where Do I Go from Here? How to transition from military to civilian life.
- Daily tips-oriented Military Money Minutes broadcast on Armed Forces Radio.

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Defending Your Home – eBook

Defending Your Home is designed for service members, veterans and their families to help with navigating the special housing challenges faced by those who serve. May this book help you establish and maintain your own personal and financial security through sustained homeownership.

Download From iTunes

Kindle & Other Formats

Additional Financial Assistance Resources for Military Families

The Department of Defense and Military Services offer servicemembers and families military debt relief and help with home loans through networks of financial literacy and preparedness resources, including one-on-one financial counseling. Navigating through the internet to find these programs isn't easy, but that is why we are here to help. To find more information on financial readiness resources, education, and support, go online to the Office of Financial Readiness.

- Military Money – This is a personal finance website for military families that provides free information and resources. They have many helpful articles that explain the many unique financial situations military families find themselves in.
- Military OneSource – This service is provided by the Department of Defense at no cost to active, Guard and Reserve (regardless of activation status) and their families. The program provides service members with a connection to an NFCC member agency, like InCharge Debt Solutions, and offers funding for up to 12 counseling sessions per family.
- Explore VA Health Care Benefits – Explore VA provides a fast way to learn about VA benefits, find out which ones you may be eligible for, share information with friends and family, and apply for benefits.
- Military INSTALLATIONS – This is the official DoD source for installation and state resources available to active-duty, guard and reserve service and family members.
- S. Military Personnel and Veterans page of USA.gov – Here, you'll find resources and official information for active-duty military personnel, including history, support for families, benefits, career assistance, education and much more.
- Servicemembers HomePage, Consumer Financial Protection Bureau – This government website has sections on Planning Your Future and Protecting Your Finances and much more.
- Veterans Affairs Website – The U.S. Department of Veterans Affairs provides detailed information on health care benefits, life insurance, pensions, home loans, survivor benefits, education and much more.
- Military.com – This is a good resource, which explains in plain language the many benefits available to active-duty personnel, reserves, National Guard, retirees, veterans and their families.

Seek Professional Help for Military Debt Relief

Military personnel, especially those trying to live on a budget for the first time, face a lot of economic pressure. Fortunately, there are government agencies and nonprofit credit counseling services to ease you through the trouble. If you're a servicemember who recognizes that you've overextended yourself financially, take advantage of the

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free counseling services offered by InCharge or go online and research what is available to help you successfully eliminate debt.

Website: https://www.incharge.org/debt-relief/credit-counseling/military-debt-relief/

Credit Counseling – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/understanding-debt/credit-card/how-to-manage-credit-card-debt/

Credit Counseling

Credit counseling is a free service that helps you evaluate your finances and identify debt relief programs. InCharge's certified credit counselors may help you enroll in a debt management program, lowering your interest rates and monthly payment.

What Is Credit Counseling?

Credit counseling is a free service that provides help with budgeting, solutions for becoming debt-free, and tips for managing your money successfully.

Credit counseling is offered by nonprofit agencies and is sometimes called debt counseling. It involves a 30-minute interview with a certified counselor who gathers information about your financial situation to develop a plan that helps you regain control of your finances.

The plan may include a debt management program that nonprofit agencies like InCharge Debt Solutions offer to pay off credit card debt. Credit counseling also includes looking at your credit report to verify all accounts and educational materials to map out your financial future.

Credit counseling aims to provide a solution that helps you achieve debt relief and get on a financially healthy path.

The service is free and can be done over the phone or online. Credit counseling does not directly impact your credit score, but if the advice provided helps pay down your debt with on-time payments, it can lead to an improved score.

During a counseling session, you'll be provided the following:

- **Budget Review:** A counselor helps you create a budget that includes personalized suggestions on cutting expenses.
- **Debt Analysis:** A review of the debt accounts in your credit report.
- **Recommendations:** An action plan with recommended debt solutions and alternatives available to you.

The action plan is only a suggestion. Credit counselors give you an understanding of your financial situation and empower you to take action if needed.

A study on credit counseling by researchers at Ohio State University found that those who received counseling reduced credit card debt by nearly $6,000 in the first 18 months. That's compared to a $3,600 reduction by those who did not receive counseling. About 70% of the 12,000 participants said credit counseling improved their financial confidence.

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“People in a crisis situation are looking for partners they can trust and that’s what a good credit counseling agency should provide,” Rebecca Steele, CEO of the National Foundation for Credit Counseling (NFCC) said. “We are going to spend time with the consumer going over their income, the stability of their income, understanding their budget needs and teaching them how to save money for those rainy-day situations. That’s the real value of a credit counseling agency.”

Benefits of Credit Counseling

- Credit counseling is an effective method for establishing a budget and tackling debt, but the benefits don't end there.
- Credit counseling optimizes your budget and provides the tools to make informed decisions about credit. Becoming a knowledgeable borrower and savvy credit user will improve your credit score over time.
- Credit counseling can help strategize how to pay off predatory payday loans. These loans charge excessive interest rates that can trap you in years of debt.
- Credit counseling can help stop aggressive phone calls from debt collectors if you end up enrolled in a debt management program. This can offer peace of mind and allow you to focus on paying off your debt without badgering from creditors.
- Credit counseling can stop wage garnishments from dwindling your paycheck. As long as you're participating in a debt management program (and paying on time), debt collectors are unable to garnish your wages.

Credit Counseling Services

Nonprofit agencies offer additional services to debt counseling, but credit counseling starts with the question-and-answer session to gather details of your financial situation. Depending on the counselor’s recommendation, you might also take advantage of one of the following solutions:

- Debt Management Plan
- Bankruptcy Counseling
- Housing and Education Counseling
- Student Loan Counseling

Debt Counseling

This is the initial credit counseling session in which a certified credit counselor collects information about your income, assets and expenses. They will then pull a copy of your credit report and review your debts with you. Counselors make recommendations for reducing expenses to help you pay off your debt faster. They may recommend a debt management program or bankruptcy based on your income, assets, and debts. Read more about what happens during a credit counseling session.

Debt Management Plan

If you have enough income to handle your debt, a counselor may recommend a debt management plan (DMP). A debt management plan is not a loan and doesn’t reduce the amount of money you owe the credit card company.

What a debt management plan does is make it easier – and more affordable – to pay off credit card debt in 3-5 years without having to take out a loan. Credit card companies offer reduced interest rates to people who enroll in a debt management program in

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exchange for closing your credit cards and making consistent, on-time monthly payments.

Dropping the interest rate to around 8% (and sometimes as low as 0%!) reduces the consumer's monthly payment to an affordable level while paying off debt in 3-5 years.

Nonprofit agencies do charge a fee for this service. There is a one-time set-up fee (usually $50, but not to exceed $75) and a monthly service fee averaging $32, depending on your state and debt amount. Learn more about debt management program fees.

Credit Card Debt Forgiveness

The credit card debt forgiveness program makes it easier to free yourself from credit card debt by reducing the amount you owe by up to 50%. You have 36 months to pay off the remaining balance, which must exceed $1,000 to qualify for the program. This will harm your credit score because credit bureaus prefer you repay your debts in full. However, you can overcome the initial blow to your credit by paying your bills on time and completing the program without taking on more debt.

Bankruptcy Counseling

The certified counselors at InCharge can provide pre-file credit counseling and pre-discharge bankruptcy education for consumers filing bankruptcy. Both sessions are required for anyone going through bankruptcy. Each education course can be completed online or over the phone with a credit counselor.

You will receive a certificate of completion to provide to the court before debts are discharged. There is a fee involved, but it can be waived if you can't afford it.

Housing and Education Counseling

Credit counselors can provide housing counseling such as pre-purchase counseling, for eclosure prevention counseling, and homebuyer education. Many lenders and government assistance programs require a certificate of completion from a homebuyer education course as a condition of the mortgage. These courses teach consumers budgeting, finding a mortgage, paying taxes, home inspections, and necessary lessons in the home-buying experience. The classes are offered by nonprofit organizations approved by the U.S. Department of Housing and Urban Development (HUD).

Student Loan Counseling

The federal government has eight student loan repayment plans with different benefits and eligibility requirements. With student loan counseling, you can get a customized report of your federal student loan repayment options by providing information to a certified counselor. The data is analyzed using a logic engine, which identifies suitable repayment options – including potential discharges, repayment plans, and rehabilitation.

Military and Veteran Debt Relief

InCharge offers nonprofit counseling to military service members, veterans, and their families free of charge. We recognize that service members from all branches of the military face unique financial challenges related to frequent relocations, deployment, disability, and PTSD. We're here to help.

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More on military debt relief:

- Military Pay 101
- Debt and Your Military Security Clearance

When Is Credit Counseling a Good Idea?

Credit counseling is valuable at any decision-making stage of your financial life but probably most helpful when you realize you can't keep up with expenses and must find a way to reduce debt.

Some typical examples of situations when credit counseling would help include:

- A job loss or reduction in work hours causes financial problems.
- Your work is steady, but you're still living paycheck-to-paycheck because you can't create a budget or don't have the discipline to live with one.
- You use credit cards to pay everyday expenses like rent, utilities, food, and gas because you don't have enough cash in your wallet or money in your bank account to pay those expenses immediately.
- Overspending on things like dining out, entertainment, and clothing means there is never enough money left over to put in a savings account or emergency fund at the end of the month.
- Credit counseling is a reliable alternative if you've been rejected for a debt consolidation loan for unsecured debt.

Situations like this are common and correctable. Credit counselors have experience dealing with the issues that weigh consumers down and can offer a list of suggestions and solutions that will change the direction of your financial life for the better.

How Credit Counseling Can Help You Reach Your Financial Goals

Credit counseling isn’t only about offering debt-relief solutions. Certified counselors are trained to ask consumers to look past the short-term financial problems and set long-term goals that will help them avoid future problems.

Here are goals you can work toward once you have your debt under control

- Buying a home
- Buying a car
- Sending children to college
- Funding a retirement plan
- Establishing an emergency fund
- Planning a vacation

These are achievable goals if you have the right plan. Good credit counseling will help you shape that plan.

How to Choose the Best Credit Counseling Agency

The Federal Trade Commission recommends contacting nonprofit credit counseling companies, like InCharge Debt Solutions, for online credit counseling, over-the-phone, or in-person counseling.

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Most nonprofit agencies offer credit counseling for free; however, the FTC website warns that nonprofit status does not guarantee the services are free and suggests careful research before choosing a credit counseling company to avoid credit counseling scams.

5 Characteristics of a Reputable Credit Counseling Company

1. **Nonprofit**: Check the company's "About Us" section on its website to make sure it is a registered 501(c)(3) nonprofit organization.
2. **Licensed and Accredited**: Be sure the organization is accredited by the Council On Accreditation (COA) before signing up for their program. The COA determines the standards by which the credit counseling industry follows.
3. **Certified Counselors**: Counselors should be certified, preferably by the National Foundation for Credit Counseling (NFCC). The NFCC requires member organizations to adhere to strict guidelines and regular audits for data security, counselor certification and results-oriented customer service.
4. **Low Complaints**: Contact the state attorney general or Better Business Bureau for records of complaints and how the agency responded to them.
5. **Free Education:** Choose an agency that provides free financial literacy education to clients and the general public.

Questions to Ask a Credit Counselor

Credit counseling agencies aim to reduce your debt, but their methods for doing so can vary tremendously. Research and compare different companies to determine if they offer suitable solutions. Asking pertinent questions can help you choose the right credit counseling agency for your situation. Here are some questions to keep in mind during your search:

- **What Services do you provide?** The ideal agency will offer various services, including budget counseling, financial planning, and debt management. Beware of agencies that try to lock you into a plan without reviewing your finances and accounting for your long-term goals.
- **What educational materials do you provide?** Most agencies will offer an abundance of free information and educational materials on managing credit and paying off debt. If your agency does not, it's a red flag, and you should keep searching.
- **Are your counselors accredited or certified by a third-party organization?** Ask about the qualification process for becoming a credit counselor. Aim for an agency that uses a third party to train its counselors.
- **What are your fees?** Find out if there are initial, set-up, or monthly fees for participating in their programs.
- **What if I can't afford your program?** Ask about reduced or waived fees. Many nonprofit agencies will work with consumers for free or at a discount.
- **How do you keep my information confidential?** This can ease anxiety if you're worried about keeping your personal information secure.
- **How are your employees paid?** If employees are paid every time you pay for additional services, consider looking elsewhere.

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For-Profit vs. Non-Profit Credit Counseling Services

The NFCC, which certifies credit counselors, has approved 57 nonprofit agencies. The NFCC accredits no for-profit companies.

"Providing free credit counseling is our obligation as a nonprofit," Steele said. "We have the consumer's best interests at heart, and our counselors are trained and understand social work."

In other words, it's not all about the money. Nonprofit agencies are there to serve the consumer. For-profit companies are there to make a buck.

Credit counselors at nonprofit credit counseling agencies operate under strict state and organizational guidelines designed to ensure they act in their clients' best interests. States frequently audit nonprofits to ensure they comply with all of that state's regulations, and they must demonstrate that they are acting in the best interests of all of their clients.

For example, InCharge offers clients monthly newsletters with money-saving tips and stories of people who have gotten out of debt to help motivate clients to do the same.

What Happens During Nonprofit Credit Counseling?

On average, a consumer credit counseling session takes about 30 minutes. You can receive a session online or over the telephone. You'll provide information about your income, expenses, and debts, after which you'll receive a personalized debt relief solution.

Success Stories

- How Ron Paid Off $29,000 In Credit Card Debt: https://www.incharge.org/debt-relief/credit-counseling/success-stories/how-ron-hart-paid-off-29000-in-credit-card-debt/
- How Robin Lowered Her Interest Rates And Paid Off Her Debt: https://www.incharge.org/debt-relief/credit-counseling/success-stories/family-conquers-the-debt-management-plan/
- How I Paid Off $18,000 in Credit Card Debt: https://www.incharge.org/debt-relief/credit-counseling/success-stories/how-i-paid-off-18000-in-credit-card-debt/

Why Choose InCharge for Credit Counseling?

InCharge offers convenient online counseling: enter your income, assets, and debts, and you'll receive a personalized debt relief solution – all without having to talk to a person. InCharge has an A+ rating from the BBB, and we are certified by the NFCC.

Apply online or call us at 1-866-721-3925 to learn more about how to retake control of your finances.

Our Debt Counseling Services

- Debt Management Program
- Bankruptcy Counseling
- Housing Counseling
- Student Loan Counseling

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Website: https://www.incharge.org/debt-relief/credit-counseling/

Foreclosure Prevention Counseling – InCharge Debt Solutions

Can help with: Debt & Credit

Phone	Call Today: (800) 565-8953
Website	https://www.incharge.org/housing/foreclosure-prevention/help/
Email	OHC@InCharge.org

Foreclosure Prevention Counseling

Behind in your mortgage payments? Fearful of losing your home? There's help for your situation, and you don't have to go it alone. InCharge is a HUD-approved housing counseling agency that provides assistance to struggling homeowners with the goal of helping them keep their homes and avoid foreclosure when possible.

or Continue Online: https://www.incharge.org/housing/foreclosure-prevention/help/

If you are behind on your monthly bills, including your mortgage, InCharge offers free (that's free — no charge, no obligation) confidential financial counseling assistance. Let one of our certified housing counselors assist you in person or via the telephone.

What Is a Foreclosure?

Foreclosure is the term given the legal process that allows the lender to reclaim a home or other real property and resell it when the owner fails to make mortgage payments for an extended period. Details vary from state to state; however, under federal law, a servicer generally is prevented from starting the foreclosure process until a loan is more than 120 days past due.

This taking and reselling of a foreclosed home is alarming enough, but if the property sells for less than the amount owed on the mortgage, the original owner could be on the hook for the difference (also known as a deficiency judgment). This can happen if the owner made a minimal down payment and has not been in the home long, or if local property values have slumped.

In cases where the property sells for more than the mortgage balance (plus legal expenses), the owner will be due the surplus. Sometimes — forwarding addresses aren't current or accurate, for instance — notification falls through the cracks. In such cases, former owners should check with the local clerk of court. Requesting the record is free, or may even be online, and applying for the surplus rarely is complicated. Avoid anyone who offers to check on your surplus for a fee, or who offers to buy the rights to your surplus.

As you might expect, enduring a foreclosure does long-term damage to the owner's credit history. Foreclosures also are a matter of public record.

Be proactive, says Chicagoland-based author, podcaster, and veteran real estate advisor Dave Kohl: "Best practice is to take matters into your own hands, and do so as soon as you realize that you could become delinquent.

"Know what you owe and how much (or little) money would be left if you sold the property based on checking local home prices. Determine if a sale would pay off your

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debt and leave you with enough to rent or buy where you can better afford. … Sometimes a refinance can make the difference. The important thing is to consider all possibilities, giving yourself as long as possible to make your best decision."

Foreclosure can be triggered by assorted causes, most often involving failure to make monthly mortgage payments, or the mortgage holder detects fraud — the applicant claimed to be an occupying owner to get the best interest rate, but instead uses the home as a rental — and exercises the option to accelerate the loan repayment.

Whatever the situation, after a period of time – specified in the closing documents – the lender will accelerate the loan. An acceleration letter will be sent requesting the full amount past due, to be remitted by a specified date.

If the amount is not paid, the lender will accelerate the loan, commencing foreclosure proceedings. A foreclosure package will be forwarded to an attorney or trustee by the lender (depending on the state in which the property is located) and legal action begins. The time required for the lender to foreclose varies by state.

Upon arrival of the foreclosure package, the attorney's fees and costs begin to accrue, becoming part of the amount due and the total debt. The attorney files a complaint, starting the foreclosure process. Attorney's costs are relentless: The longer the process, the more it costs the consumer.

As the foreclosure progresses, leading ultimately to toward the sale, the fear of losing the home and all that the owner has invested becomes a reality. Once the foreclosure sale takes place, the home is lost. In certain states, a property may be redeemed, but at the total debt amount (including legal fees), not just the past-due amount.

If a foreclosure sale takes place and the former homeowners remain in the property, local authorities will carry out an eviction. All personal items will either be set out on the street or stored for a specified period of time. In addition, individuals can be sued in some states for a deficiency balance, and wages and/or assets can be attached.

A foreclosure will crash your credit score, making it difficult to obtain another mortgage in the next two to three years, minimum. If there is an upside, it's that the impact of the foreclosure will recede with each passing year; meanwhile, there are many ways you can begin to rebuild your credit immediately. InCharge counselors can advise you in this area, as well.

What Is Foreclosure Prevention Counseling?

Home ownership is not just the bedrock of the traditional American dream; once achieved, the treasured dwelling place also can become a store of wealth. For many, a house is a family's more valuable possession. Additionally, keeping families in their homes preserves communities, helps neighborhoods prosper, encourages rising property values, and increases the tax base.

The former is the reason homeowners must dig in when foreclosure threatens. The latter is a key reason lawmakers from county commissions to Congress heed at least one lesson from the Great Recession a decade ago: Government has an interest in preventing avoidable foreclosures.

Washington's Making Home Affordable plan helps responsible homeowners obtain affordable refinancing or loan modifications that allow them to remain in their homes.

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Get started by finding a legitimate housing or financial counselor who can help work through your problems:

- The U.S. Department of Housing and Urban Development (HUD) can help you find a counselor. Call (800) 569-4287 or (877) 483-1515, or visit the agency's website.
- HOPE NOW, a cooperative effort of mortgage counselors and lenders to help homeowners, offers the Homeowner's HOPE Hotline. Reach a nonprofit, HUD-approved counselor at (888) 995-HOPE.

What Happens During a Foreclosure Prevention Counseling Session

During a foreclosure preventing counseling session, your counselor will:

- Review your current income, living expenses, savings, and debts.
- Help you understand your options and possible solutions to your financial challenges.
- Assess your options for avoiding foreclosure, which could include a loan modification available under the federal Making Home Affordable program or another borrower assistance program.

Your counseling session comes with no additional obligations.

Prepare for Your Counseling Session

Being prepared will help your counselor help you. By better understanding your financial position, (s)he can assess potential options for you. When you speak with your counselor, have the following documents at hand:

- Most recent pay stubs and most recent tax return.
- Most recent bank statements.
- Credit card bills.
- Your monthly mortgage statement.
- Any utility bills, personal loans, and car payments.

The certified housing counselor will work with you and your lender to determine your options.

Freddie Mac Borrower Help Network

InCharge Debt Solutions has partnered with Freddie Mac in the mortgage giant's nationwide Borrower Help Network. Does Freddie Mac own your mortgage? Visit Freddie Mac to find out. Call today to set up a free appointment.

Visit the Freddie Mac Avoiding Foreclosure Resource Center to find useful tips, tools, and educational resources, including information on what to expect when working with your servicer. Freddie Mac Borrower Help Centers are located in several cities throughout the United States.

Making Home Affordable Program

The Making Home Affordable Program provides a broad strategy to help struggling homeowners avoid foreclosure.

The Home Affordable Refinance Program (HARP) has been designed to give four-to-five-million homeowners loans, owned or guaranteed by Fannie Mae or Freddie Mac, an opportunity to refinance into more affordable monthly payments.

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The Home Affordable Modification Program (HAMP), a response to the Great Recession, was active 2009-2018. The program has expired; lenders no longer accept applications for HAMP.

Foreclosure Assistance for FHA-Insured Homeowners

Part of HUD, the Federal Housing Administration (FHA) works energetically to halt and reverse foreclosure-related losses. Through its National Servicing Center (NSC), which offers assorted loss-mitigation programs and educational resources, the agency has the backs of FHA-insured homeowners facing financial hardship or unemployment whose mortgages are in, or at risk of, default.

NSC's programs are available, as well, to home-equity conversion mortgage (HECM) borrowers.

FHA offers a variety of ways to get in touch.

- Call the National Servicing Center at (877) 622-8525.
- Call the FHA Outreach Center at (800) CALL FHA (800-225-5342).
- Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.
- **Email the FHA Resource Center**
- **The Online FHA Resource Center**

Q. How do I find out if I'm eligible for these programs?

Call InCharge Housing Counseling and speak to a certified housing counselor. You also can visit MakingHomeAffordable.gov and click the eligibility tab. It is useful to know if your loan is owned by one of the two government mortgage programs, Freddie Mac or Fannie Mae. Your mortgage company has the information, or you can check on your own, online or by phone:

- Fannie Mae: (800) 232-6643 (8 a.m.-8 p.m. ET)
  - Fannie Mae Loan Lookup
  - Freddie Mac: (800) 373-3343 (8 a.m.-8 p.m. ET)
  - Freddie Mac Loan Lookup

Q. I'm behind on my mortgage by a couple of months and my lender has started calling asking about the status of my payments? What should I do?

Never (never, never) avoid speaking to your lender. Take their calls, describe your situation and explain why you are behind in payments. If the pandemic has taught us anything, it's that some financial changes are inevitable, especially when they involve loss of employment, accidents and illness, or other major economic upheavals.

Ask your lender about the above programs to see if you may be eligible for a refinance or a modification.

You also can contact InCharge Debt Solutions Housing Counseling. After learning more about your situation, one of our certified housing counselors can contact your lender on your behalf.

Thanks to HUD-approved housing counseling agencies, including InCharge Debt Solutions, homeowners have an advocate. With the help of a no-fee housing counselor, you can learn how to avoid foreclosure, what steps to take when you are facing foreclosure, and how to avoid foreclosure scams.

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A housing counselor also can help you navigate the housing terminology, complete the required paperwork, and work with your mortgage lender.

Lender Forms

Find your lender's name below to access required forms. If your lender is not listed, use **InCharge Debt Solutions General**.

Forms should be completed and returned to InCharge within 72 hours of your counseling session.

Fax: 877-419-8370

Email: OHC@InCharge.org

Mail: 5750 Major BLVD., Suite 300, Orlando, FL 32819

- Bank of America
- Chase
- Citibank
- InCharge Debt Solutions General
- Wells Fargo

Spot & Avoid Foreclosure Prevention and Loan Modification Scams

When financial stress creates fear and opportunity, scammers move in. There was plenty of fear to go around in 2020, prompting a surge in fraud in the field of foreclosure prevention, or mortgage relief, according to the Federal Housing Finance Agency (FHFA).

As explained repeatedly here, homeowners at risk of losing their dwellings have an abundance of free resources to help them avoid foreclosure. Alarm bells should clang in the heads of anyone who is contacted by someone who — for a fee — offers to negotiate a loan modification, or stop or delay a foreclosure.

"Of course, there are frauds that dupe people out of their money in the garb of counseling," says Rasti Nikolic, a financial advisor with San Francisco-based LoanAdvisor. "It is easy to recognize them. They will constantly ask for upfront payments and guarantee you modification."

Watch out for fraudulent calls, emails, or text messages from scammers claiming to represent Fannie Mae, Freddie Mac, banks or mortgage companies, nonprofits, or government officials peddling lower interest rates, foreclosure relief, delayed payment terms, or other loan modifications.

Any unsolicited contact about your mortgage should put you on high alert. Ask for credentials and a callback number. Check the credentials for the person and company (s)he claims to represent.

Decline any service that involves any sort of upfront payment.

Always maintain personal contact with your lender and mortgage servicer. Alert them to developments such as unsolicited offers of help from outsiders.

Enroll in a Foreclosure Prevention Program

Mortgage lenders really don't want your house; during foreclosure, your American dream becomes their bottom-line burden. They'd far rather see your loan return to performing as described in your closing documents.

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InCharge offers a HUD-certified foreclosure prevention service that will help you navigate your choppy financial seas. InCharge counselors know the ropes; they will help you explore each available option to help save your piece of the American dream.

Website: https://www.incharge.org/housing/foreclosure-prevention/

Eviction Prevention Help – InCharge Debt Solutions

Can help with: Debt & Credit

Phone	Call Today: (800) 565-8953
Website	https://www.incharge.org/housing/eviction/help/

How to Stop an Eviction

Call us for help on stopping an eviction. Our nonprofit housing counselors can help you understand your options. You may qualify for government relief programs, depending on your situation. Call for help today.

or Continue Online: https://www.incharge.org/housing/eviction/help/

Free Personal Finance eBooks – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/tools-resources/ebooks/

Download free personal finance eBooks, available for IOS and Android devices via iTunes and Amazon.

- **Credit Booster**
  - Credit Booster is designed to lead you through a step-by-step process to enhance your usage of credit and management of your debt.
    - **Download From iTunes: https://books.apple.com/us/book/credit-booster/id549483500?ls=1**
    - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**
  - **Improve Your Credit Score**
    - This book provides practical tips on how you can improve your credit score and credit report through improving your history of on-time payments, disputing incorrect information, reducing your credit utilization and maintaining a legacy credit card. Put these tips into practice today and watch your credit score improve.
    - **Download From iTunes: https://books.apple.com/us/book/improving-your-credit-score/id561516532**
    - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**
  - **Building Credit After Divorce**
    - We focus in this book on how divorce affects your credit and how you can rebuild your credit after divorce. We have included some tips and steps for you to lift your credit score up as well.

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- **Download From iTunes: https://www.incharge.org/tools-resources/ebooks/**
- **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**

Website: https://www.incharge.org/tools-resources/ebooks/

Free Personal Finance eBooks for Military Members, Veterans, and Their Families – InCharge Debt Solutions

Can help with: Debt & Credit

Website	https://www.incharge.org/tools-resources/ebooks/

Download free personal finance eBooks written for military members, veterans, and military families, available for IOS and Android devices via iTunes and Amazon.

- **Defending Your Home**
  - Defending Your Home is designed for service members, veterans and their families to help with navigating the special housing challenges faced by those who serve. May this book help you establish and maintain your own personal and financial security through sustained homeownership.
  - **Download From iTunes: https://www.incharge.org/tools-resources/ebooks/**
  - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**
  - **Where Do I Go From Here? Civilian Translation**
  - The book is a compilation of relevant articles covering areas such as translating your military experience and skills into marketable civilian job skills, planning a civilian career, transitioning to civilian life, and planning for life after the service.
  - **Download From iTunes: https://books.apple.com/us/book/where-do-i-go-from-here/id535571734**
  - **Kindle & Other Formats: https://www.incharge.org/tools-resources/ebooks/**

Website: https://www.incharge.org/tools-resources/ebooks/

Money Fit – Florida Debt Relief

Can help with: Debt & Credit

Website	https://www.moneyfit.org/

Money Fit is a nationwide nonprofit resource for consumers to turn to for trusted guidance and help on the road to their financial goals. Our Credit Counseling Services & Personal Finance Education programs provided through the Money Fit Academy are **free to participate** in. We have excellent working relationships with thousands of creditors, many of who want the same, for their customers to **overcome their current challenges**. Also, we offer 100% free debt relief for military service members at no cost to active duty military members. For businesses and organizations that partner with Money Fit to provide Financial

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Wellness benefits to their employees or members, the fees are drastically reduced. You can learn more and receive your free consultation by calling our toll-free number at (800) 432-0310 or submitting your information through our website https://www.moneyfit.org/

- Our clients are generally employed earning sufficient income to repay their debts if only their creditors would lower their interest rates and stop charging late and over-limit fees. Others we help may not have full-time employment, but they have regular income from social security, disability, pensions, settlements, or other steady resources.
- We often find that those seeking our assistance have recently ended a period of unemployment, undergone some major medical procedures, gone through a difficult divorce, or even lost an expensive lawsuit. Consequently, they are saddled with thousands, often tens of thousands, and in some cases hundreds of thousands of dollars of debt.
- We are also happy to help individuals, from new adults to seniors and everywhere in between, deal with any consequences of periods of impulse spending, unexpected or unplanned major purchases, or just plain overspending. Such individuals and couples never find reproachful or condescending counselors but only support, resources, and services to help them re-establish their finances.
- The backbone of our services is a debt management program that helps consumers repay 100% of their unsecured debts. Individuals and households concerned with or struggling to meet their monthly payment obligations on credit card debts, medical debts, collection accounts, old utility, cell phone bills, and even payday loans will find direct and beneficial services through our certified credit counselors.
- Consumers dealing with credit cards that carry high-interest rates (anything above the national average of 14% to 17% APR) can find relief through creditor concessions negotiated by Money Fit.

Money Management International (MMI)

Can help with: **Debt & Credit**

Phone	Phone: 866-889-9347
Website	https://www.moneymanagement.org/

Money Management International (MMI) is a nonprofit organization that works with anyone seeking debt counseling and assistance options. MMI offers free, custom credit counseling for anyone struggling with their debt, no matter how much or what type. It’s able to go further in some cases, offering debt management plans (DMPs) that have helped hundreds of thousands of people get a handle on their debt. Counseling is available 24 hours a day, 7 days a week by telephone.

In the process, the typical customer saves thousands of dollars in interest and is out of debt years sooner than they otherwise might have been.

The company does this by working with your creditors to restructure your debts, such as by attempting to negotiate lower interest rates. MMI tends to negotiate rates down to about a quarter of what they start as, on average. Whether or not your creditors agree to lower rates, you’ll make one monthly payment to Money Management International, which will send it out to your creditors until the debts are fully resolved.

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Website: https://www.moneymanagement.org/

12603 Southwest Freeway, Suite 450

Stafford, TX 77477

Programs offered by Money Management International (MMI) (13):

Credit Counseling Services – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/credit-counseling/what-does-a-credit-counselor-do

Credit Counseling Services

Simple, judgment-free solutions to debt, credit, and budget problems.

What is credit counseling?

Credit counseling is a service designed to help consumers find solutions to common financial challenges. Alternatively known as consumer credit counseling, debt counseling, and debt & budget counseling, credit counseling can help you learn how to manage overwhelming debt, poor credit, budget deficits and more. These counseling conversations are always kept confidential and focused on meeting the client where they are and developing a plan for them to meet their financial goals.

MMI is a nonprofit credit counseling and financial education company with NFCC-certified counselors. We take the time to thoroughly review your budget, discuss your concerns, and provide specific advice on how to reach your unique goals. Best of all, we offer credit counseling for free, 24/7.

What can credit counseling do for me

Our credit counseling services are all about breaking free from the cycle of crushing debt and ever-increasing expenses. We understand that complicated problems require personalized solutions, which is why our counselors work so hard to make sure your needs and concerns are heard and understood.

As part of this confidential conversation, we'll discuss ways to help you save money, find relief from credit debt, and start working toward your top financial goals. You'll leave your free session with an action plan, access to valuable resources, and — if it's right for you — the opportunity to save money and accelerate your debt repayment with a debt management plan.

Credit counseling from MMI is an excellent, obligation-free way to start finding real, lasting relief. Start your free credit counseling session today.

Credit counselors available 24/7

Start the conversation and get the support you deserve.

How does credit counseling work?

Watch YouTube Video: https://youtu.be/aYuJtnIk8ks

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Credit counseling is a great way to step back and get clarity on your financial situation. During your session, we'll review your income, expenses, and debts in detail to create a complete picture of where your money is going. It's helpful to have your most recent bills and statements on hand so that we can get a better understanding of what your current situation looks like.

Next, we discuss your current goals and long-term financial plans, providing unbiased suggestions and resources designed to help you reach those goals. Through our credit counseling services, we'll provide the support and practical advice you need to make lifelong changes to your financial outlook.

The initial counseling session usually takes less than an hour to complete over the phone, or as little as 15 minutes online. During this session, we can help you create a budget and share options for eliminating debt. You can complete your free credit counseling session online, over the phone, or even in-person in select locations.

Why choose credit counseling from MMI?

What's different about credit counseling at MMI? MMI is one of the nation's leading providers of nonprofit credit counseling and financial education services. For over 60 years, we've helped people overcome financial challenges and start making measurable progress toward their goals. Apart from our credentials, we're focused on meeting you wherever you are in your financial journey and creating a plan that meets your needs.

Nearly 80% of clients report a decrease in stress just by beginning to work with MMI.

Instant Stress Relief

Nearly 80% of MMI clients report an immediate decrease in stress just after that one session. Read our client reviews to see more stories of instant relief.

Improved Credit Score

Counseled clients have seen their credit scores increase by an average of over 30 points. For clients on a DMP that number is even higher.

Save Money and Pay Off Debt

Beyond money-saving budget tips, clients can save significantly by starting a DMP with MMI, where the average interest rate is below 7%.

Credit Counseling FAQs

MMI offers confidential credit counseling for free, 24/7, online and over the phone. Learn more about credit counseling from MMI.

What does a credit counselor do?

With your permission, a credit counselor will pull your credit report and review all your debts, expenses, and sources of income. After thoroughly reviewing your information, they will provide recommendations and send you a customized action plan. Learn more about the role of credit counselors: https://www.moneymanagement.org/credit-counseling/what-does-a-credit-counselor-do

What do I need to bring to my credit counseling session?

The more information you have on hand, the better. Gather recent pay stubs, bank statements, creditor statements (loans and credit cards), and utility bills. That said, we can work with whatever information you have available, so don't hesitate to get started.

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Learn more about preparing for your credit counseling session: https://www.moneymanagement.org/blog/how-to-prepare-for-your-credit-counseling-session

Does credit counseling cost anything?

No. We offer free credit counseling online and over the phone, 24/7. You may be offered additional fee-based services following your free session, but there is no obligation to use any additional services.

Will you talk to my creditors?

Every MMI counseling session is completely confidential. We will only contact your creditors if you decide to begin a DMP in order to set up your repayment plan.

How do I start a credit counseling session?

Credit counseling from MMI is available online or over the phone, 24/7. We also offer in-person sessions at select locations if you call ahead to schedule an appointment. Give us a call at 866-889-9347 or begin online: https://www.moneymanagement.org/online-counseling

Are your services confidential?

Confidentiality is one of the fundamental benefits of our counseling services. Your participation in a counseling session is not reported to anyone unless otherwise disclosed or agreed to by you. We don't report to the credit reporting agencies. If you choose to establish a debt management plan your counselor will request your permission to negotiate with your creditors on your behalf.

How long does a counseling session last?

Each person's financial situation is unique and so each counseling session is tailored to meet the specific needs of each consumer. A full credit and budget counseling session typically lasts 45 minutes, but don't hesitate to begin online and go at your own pace.

How many creditors do you work with?

We have strong relationships with many of the nation's major credit corporations. If you're having trouble repaying a credit card, there's a very good chance we can help. We also work with most unsecured creditors including doctors, attorneys, finance corporations, and collection agencies, if you have other debts that require assistance.

Is information submitted through this website secure?

Yes, MMI is committed to maintaining your privacy and online confidentiality. Our privacy statement outlines the steps that we've taken to ensure that any information or data that you provide is kept confidential and cannot be used improperly.

Can I fax information to MMI?

Yes. Our three main fax numbers are:

- 888-812-5358 for documents related to establishing a debt management plan
  - 800-933-0133 for documents related to automated deposits
  - 888-845-0501 for documents related to the support of an existing debt management plan

If you need to fax documents related to our housing or bankruptcy services, please call 866-889-9347 to find the right fax number for your specific issue. Using the correct fax number will ensure that your document is properly routed.

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Begin your free credit counseling session

Ready to break free from the cycle of overwhelming debt and financial uncertainty? We can make it happen. Relief is just a call or click away! Credit counseling from MMI is available online or over the phone, 24/7. We also offer in-person sessions at select locations if you call ahead to schedule an appointment. Give us a call at 866-889-9347 or begin online: https://www.moneymanagement.org/online-counseling

Website: https://www.moneymanagement.org/online-counseling

Credit Card Debt Repayment (Statewide – Phone, Jacksonville, Miami, Tampa) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/

Credit Card Debt Repayment Services

What's the best way to resolve your credit card debt?

Whether you only have a little credit card debt, or you're dealing with a lot of it, you're probably aware of the significant emotional and financial costs that come with it.

And if you've been struggling, you want to get out of credit card debt as quickly as possible but may not know the way out.

What are the top credit card debt solutions?

Sometimes we all need a little push to help us get out of credit card debt. The right tool or program can be just the thing you need to start making real progress towards financial freedom. These are the four most well-known methods of repaying credit card debt (beyond just handling it on your own). While there are other ways to approach debt management, these are the preferred credit card debt relief programs to turn to when you're stuck in a cycle of debt.

Debt Consolidation

Debt consolidation is a blanket statement that covers a variety of methods (including debt management plans). The basic premise is always the same, though: you take multiple debts (usually unsecured credit card debts) and bring them all together, either as a loan, a credit card balance transfer, a mortgage refinance, or something else.

The big benefit of debt consolidation is that all of those accounts — with their different payment amounts, different due dates, and different interest rates — become one payment (ideally with a lower interest rate). As with any credit product, though, the better your credit score, the better the terms you'll be able to score. If your credit's a bit subpar, you may have a hard time qualifying for something that actually helps you save money.

Debt Management Plan

Learn more about debt management plans from MMI.A debt management plan (or DMP) is a form of debt consolidation usually offered through a nonprofit credit counseling agency like Money Management International. The credit counseling agency works with your creditors to reduce your interest rates and set a monthly payment that fits your

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budget. You make deposits to the credit counseling agency, which then makes monthly payments on your behalf.

You don’t need a high credit score to qualify for a DMP and plans are typically designed to be completed within five years, which makes it an appealing option for anyone who’s missed a few payments or simply wants to accelerate their credit card repayment.

Debt Settlement

The major advantage of debt settlement is that you’re only paying off a portion of your credit card debt. Working with a settlement company or handling your own negotiations, you work out an agreement with the creditor to pay back a certain percentage of the debt, usually in one lump sum or a small number of payments. The unpaid debt is considered forgiven, and while it may have tax implications, you won’t have to pay that portion off.

Debt settlement usually causes major damage to your credit score, so it’s typically only recommended if you’re already extremely delinquent or if paying in full isn’t feasible.

Bankruptcy

Bankruptcy is an important tool for when your credit card debt has gotten so out of hand, none of the other options are remotely viable. Filing for bankruptcy is a difficult (and potentially costly) process, but it’s a perfectly valid option, especially when unsecured debt begins to threaten your home and livelihood.

There are two kinds of bankruptcy: Chapter 7, where the included debts are wiped out, and Chapter 13, where you end up repaying a portion of the included debts through a repayment plan. If the court determines that you have the “means” to repay at least some of your debts, you’ll likely end up having to file for Chapter 13 bankruptcy. No matter which option you’re interested in, if you’re considering bankruptcy you should speak with a qualified attorney.

Your Situation

So, what’s the best way to get help with your credit card debt? It really depends on your situation. Your credit card debt is just one piece of the puzzle. You have other bills and financial obligations, as well as your income to consider. Not surprisingly, it is more difficult to overcome debt and other obstacles the less money you make.. If you are in this position, you may need help with your credit card debt.

To find the best credit card repayment solution for you, we need to figure out what challenges you're currently facing.

What best describes your situation?

You’re not behind on anything, you’d just like to be out of debt faster

You’ve paid your bills on time, and you can make your monthly minimums, no problem. You’re just looking to get out of credit card debt ASAP. If you’ve got strong credit, you may be able to save time and money with a debt consolidation loan. This option allows you to condense all your debts into a single monthly payment. If your credit’s a little dinged, you can get the same benefits with a debt management plan. This isn't a loan, so there's no credit requirement, but it does prevent you from opening more lines of credit while you’re making payments.

Your main problem is your high credit card interest rates

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If high interest rates and monthly charges are making it impossible to make any progress on your credit card repayment, you may be able to get better rates with a debt consolidation loan (if you qualify) or a debt management plan. These repayment options help you with your credit card debt by consolidating your payments into a single, manageable monthly payment.

You’re having trouble making your monthly credit card payments

If you’re struggling to make payments each month, things certainly don’t get any easier when creditors start adding fees or increasing your interest rate for missing payments. A certified, nonprofit credit counselor can help you with your budget, but ultimately a debt management plan may be the best fit.

You’re receiving collection calls and deep in debt

A big medical bill, a temporary loss of income - it’s really easy to get into a hole and often really hard to get out. If you’re way behind on your bills and getting regular collection calls, you may want to pursue a debt settlement or start a debt management plan.

You’re worried about losing your house, car, business, etc.

If your debts and other financial liabilities greatly outweigh your assets and things just seem to be getting worse, you may want to talk to a qualified legal professional about filing for bankruptcy.

You have no income to pay off your credit card debt

If there’s no money coming in and no way to support any kind of repayment plan, your best bet may be to speak with a qualified legal professional about filing for bankruptcy. In the meantime, talk to a certified, nonprofit credit counselor to get connected to resources and programs to keep you safe.

Getting Started

Counseling is available 24 hours a day, 7 days a week by telephone, so no matter where you live or what time of day you would like to talk with a counselor, they are here to help. If you prefer to meet with a counselor face-to-face, MMI offers in-person counseling by appointment only at its Jacksonville, Miami, and Tampa Branch offices.

To find out how MMI can help solve your financial challenges, or to speak with a certified counselor, visit MoneyManagement.org or call 866.864.8995. For support regarding an existing debt management plan (DMP), call 800-642-2227.

Call 1-800-642-2227 for a free counseling session, make an appointment, or email us.

- Statewide (Phone): 1-800-642-2227
  - Jacksonville Branch: 9580 Hutchinson Park Dr., Jacksonville, FL 32225
  - Miami Branch: 6303 Waterford District Dr., Suite 400, Office 425, Miami, FL 33126
  - Tampa Branch, 100 Ashley Dr. S., Ste. 600, Tampa, FL 33602

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Website: https://www.moneymanagement.org/

Credit Report Reviews – Statewide (Phone) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/credit-counseling

Credit Report Reviews

Concerned about your credit? Our experts can help you unlock the secrets of your credit report and start building strong credit for a lifetime.

Understanding your credit report

A little help can go a long way. We provide the tools and guidance to make it easy. Your credit report and credit score influence your ability to get a loan, buy a car, own a home, rent an apartment, find affordable insurance, land a good job, and so much more.

What is a credit report review?

A confidential, one-on-one credit report review from MMI is a great way to demystify credit. Working with a certified credit counselor, you'll examine all the information shared on your credit report, section by section. Your counselor will help you understand what it all means, how each item is potentially impacting your credit score, and what you can do to improve your overall credit health. Strong credit can be the difference between reaching your big picture goals and falling short.

What can a credit report review do for me?

Bad credit can be extremely costly. Low credit scores usually lead to high interest rates and a lack of options when it comes to mortgages, auto loans, credit cards, and insurance offers.

If you're worried about your credit, a credit report review is an excellent way to begin making positive changes. Each session includes two key features:

1. You get a breakdown of your credit score

We'll share your current score and discuss all the factors that go into making a good (and bad) credit score. Most importantly, we'll focus on the top factors that may be bringing your score down.

2. You're provided recommendations and action plans to improve your credit score

Good credit doesn't happen overnight, but we can give you a roadmap to improving your credit health quickly, all while creating the habits that build good credit for a lifetime.

MMI is not a credit repair company and does not provide credit repair services.

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Is a credit report review right for me?

A credit report review is a great first step for any consumer that wants to learn more about their personal credit. If any of the following sound like you, though, it may be an especially good idea to work with a certified credit expert:

- You've never looked at a credit report before and need help understanding what's on your personal report.
  - You've recently had a loan or credit application rejected and you aren't sure what to do next.
  - You plan on making a major purchase soon and need your credit history to be as solid as possible.
  - You suspect that there may be errors on your credit report, but don't know how to verify that.

In other words, if your credit is holding you back and you're ready to start building the strong credit profile you deserve, give us a call, and connect with a certified expert today.

Why do you need good credit?

A strong credit history is an important part of your overall financial health. While it may be possible to live on cash alone, building a positive credit history makes it so much easier to qualify for loans, get favorable insurance rates, land your dream apartment, and much, much more.

If you've been avoiding thinking about your credit history, consider all the ways that a strong credit history can improve your life.

It saves you money

Mortgages and car loans can cost hundreds more per month when you have poor credit.

It can help you land a job

Approximately 25% of HR professionals use credit checks to spot red flags in applicants.

It can reduce your car insurance costs

Nearly all major insurers use a credit-based score to help calculate your auto insurance premiums.

It helps keep the lights on

Utility companies may require a deposit or deny you service outright if your credit is bad.

It's easier to recover

Unemployment and other setbacks are easier to manage when you can borrow money at a low rate.

It can give you peace of mind

Over half of Americans report being anxious about money. Good credit provides a reassuring safety net.

What happens during a credit report review session?

We begin by pulling a copy of your most recent credit report from Experian

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Together, we discuss all the items on the report, reviewing the listed accounts and making note of any negative marks.

Next, we discuss your credit score

We pay special attention to the specific factors that may be impacting your score. After discussing your credit goals, we'll provide you with personalized recommendations and suggested next steps to help you reach your goals.

Everything is summarized in your unique credit building action plan

By the end of the session, you should be equipped with the knowledge and direction you need to start building better credit.

Credit report review FAQs

Want to learn more about credit report reviews from MMI? Here are some of the questions we get asked the most often.

Is there a fee for credit report reviews?

Yes, the standard fee for a credit report review session is $59, collected at the end of your session. For consumers residing in Kansas and Oregon, the fee is $49.99. Income-based fee reductions are available – speak to a counselor for more details.

Will I receive my credit score?

Yes, we will share and discuss your score as part of the review.

Is this service confidential?

Absolutely! We care deeply about your privacy. Your participation in a credit report review session will not be reported to any creditors or other third parties.

Will you help me remove negative items from my credit report?

If we discover an error on your report, we'll provide you with instructions on how to file a dispute and get the error removed. If a negative item on your report is legitimate, however, then it will stay on your report for at least seven years.

Will the credit report review session impact my credit score?

No. When we pull your credit report it's considered a "soft" inquiry, which shouldn't impact your credit score.

Will I receive a hardcopy of my credit report?

We're not able to provide you with an electronic or printed copy of your credit report as part of your review. However, you can easily find and download a free copy of your credit report at AnnualCreditReport.com.

How long does a credit report review session last?

Everyone's credit history is different and so every credit report review session is tailored to meet your unique needs. Depending on the complexity of your credit report and your questions, a review session could be anywhere from 30 to 90 minutes.

How do I begin a credit report review counseling session?

You can schedule your credit report review session by calling 866-889-9347.

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Start your credit report review today

Great credit is a marathon, not a sprint. The best time to start working on building a strong credit history is right now. If you need help understanding what's on your credit report, we're here for you!

Give us a call

Begin your credit report review session immediately or schedule an appointment. Call 866-889-9347.

Learn about credit counseling

Too many bills and not enough money to go around? Free credit counseling is a great place to start: https://www.moneymanagement.org/credit-counseling

Website: https://www.moneymanagement.org/credit-counseling

Debt Management Plans (Statewide – Online & Phone, Jacksonville, Miami, Tampa) – Money Management International (MMI)

Can help with: Debt & Credit

Address	Jacksonville Branch: 9580 Hutchinson Park Dr., Jacksonville, FL 32225
Phone	Statewide (Phone): 1-800-642-2227
Website	https://www.moneymanagement.org/

Money Management International (MMI) is one of the largest nonprofit financial counseling and education organizations in the country. MMI provides the foundation for empowered financial choices through expert professional guidance, including 24/7 service online and by phone.

Debt Management Plans

The benefits of debt consolidation without a loan. Learn more about our powerful debt management and repayment program.

Whether you're starting to struggle making payments, or feeling the weight and frustration of your debt, MMI can help you find practical, nonprofit, debt management solutions. If you're looking for a more manageable way to pay off your debt but don't want to get locked into to a new loan, consolidating your debt with a debt management plan may be the right choice.

What is a debt management plan?

A debt management plan (DMP) is a structured debt repayment program that doesn't require a loan and is typically administered by a nonprofit credit counseling agency, such as MMI. When you start a debt management plan, MMI reviews your current debt and budget and then works closely with creditors to reduce your interest rates and find a single monthly payment that fits your budget. Learn more about what a debt management plan is and how it could benefit you.

How does a debt management plan work for you?

Living in debt can leave you feeling stuck, exhausted, and weighed down by your obligations. There are so many choices for debt management – sometimes it feels like one more decision is too hard. That's why we're here to help. Whether you're

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overwhelmed with calls from debt collectors, or just unhappy with your debt situation, a debt management plan (DMP) from MMI can help you:

- Reduce your stress levels
  - Consolidate your debt into one monthly payment - without a loan
  - Save money on reduced interest rates
  - Accelerate your debt payoff
  - Create financial stability
  - Stop the collection calls

MMI's nonprofit debt management system allows you to pay off your debt more quickly, saves you money in the process, and typically results in a higher credit score once you complete the program. If your debts are taking up too much of your time, money, and mental wellbeing, we can help you get organized and start making real progress with debt management.

Getting Started

Counseling is available 24 hours a day, 7 days a week by telephone, so no matter where you live or what time of day you would like to talk with a counselor, they are here to help. If you prefer to meet with a counselor face-to-face, MMI offers in-person counseling by appointment only at its Jacksonville, Miami, and Tampa Branch offices.

To find out how MMI can help solve your financial challenges, or to speak with a certified counselor, visit MoneyManagement.org or call 866.864.8995. For support regarding an existing debt management plan (DMP), call 800-642-2227.

Call 1-800-642-2227 for a free counseling session, make an appointment, or email us.

- Miami Branch: 6303 Waterford District Dr., Suite 400, Office 425, Miami, FL 33126
  - Tampa Branch, 100 Ashley Dr. S., Ste. 600, Tampa, FL 33602

Website: https://www.moneymanagement.org/

Eviction Counseling – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/online-counseling?counselingtype=housing

Eviction Counseling

Get help resolving landlord disputes, addressing rental delinquency, and understanding your rights as a renter.

What is eviction counseling?

Eviction counseling is a resource for renters who are worried about the possibility of losing their apartment or rental home. Our trained experts can help review your situation, discuss available assistance options, and even connect with your landlord to resolve disputes or potentially create a payment plan for any delinquent rent.

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MMI is proud to offer eviction counseling for free. If you're worried about a possible eviction for any number of reasons, our counselors are here to provide advice and help you understand your rights as a tenant.

Can eviction counseling help me?

Eviction counseling can help any renter who's worried about their ability to stay in their home.

Are you:

- Behind one or more months on your rent payments?
- Having difficulty affording your current apartment or rental home?
- In a dispute with your landlord and unsure of your rights as a tenant?

Our counselors are here to make sure you have access to all the legal, local, and federal resources available to you.

As with most financial challenges, the sooner you act the more options you'll have, so begin counseling immediately if you're at all concerned about being able to stay in your home.

What happens during eviction counseling?

MMI will walk you through the eviction counseling process every step of the way.

Eviction counseling begins with an in-depth review of your finances, including income, expenses, and debts. You can begin the process online or over the phone.

Next we'll tackle your unique challenges and goals. What's the problem you're trying to solve? With this information, one of our HUD-certified housing counselors will work with you to create an action plan to meet your goals. We'll discuss all available options, point you to toward helpful resources, and help you connect with any applicable assistance programs.

If needed, your counselor will also help connect you with your landlord to help negotiate a payment plan or resolve any outstanding disputes. We'll also provide follow-up care as needed to make sure your plan is a success.

Foreclosure and Eviction Counseling FAQs

MMI offers free counseling for homeowners and renters who need help staying in their homes. Below is a list of questions we get asked most often. If you have a question not listed below, feel free to drop us an email or give us a call.

Can you stop my foreclosure?

We are not attorneys and we cannot stop a lawful foreclosure. However, you may still have the ability to save your home, which is why it's important to speak with a qualified foreclosure counseling specialist as soon as possible.

Will you talk to my lender?

Your counseling session is completely confidential. We won't speak to any third party unless you ask us to.

Can you refinance my home?

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MMI is not a lender. We do not provide consumer loans. We can, however, help you connect with your lender or mortgage servicer to begin rehabilitating your delinquent mortgage.

What can you do to save my home?

Counselors are certified and trained to create a plan of action designed just for you and your situation. We don't just offer general advice - we help you take action. Keep in mind that your options will vary depending on your specific circumstances. It’s possible that there may not be a way to prevent a foreclosure that's already in progress. That’s why it’s important to seek help as soon as you begin to struggle.

I can't make up for missed mortgage payments right now. What are my options?

The first thing you need to do is contact your mortgage company to see what options they might be able to offer to help you keep your house. There are many solutions to avoid a foreclosure through loss mitigation. Some of the many alternatives to curing a delinquent mortgage include a partial claim, a straight modification, and a forbearance. Connect with a certified housing counselor to discuss which options are applicable to your situation.

Is there any cost for foreclosure counseling?

Foreclosure prevention counseling is provided for free. There is no cost and no risk to use this service.

Do you provide foreclosure counseling in Spanish?

Counseling services are available in English and Spanish. Interpreter services for many other languages are also available upon request.

No matter the challenge, you’re not alone

All renters have rights. Make sure you understand yours. Our eviction experts are available 24/7 to help you get the assistance you need.

Begin counseling online

Fast, convenient, and accessible on your digital device.

Get Started: **https://www.moneymanagement.org/online-counseling?counselingtype=housing**

Connect by phone

Schedule an appointment or begin immediately. Call 866-889-9347.

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Website: https://www.moneymanagement.org/eviction-counseling

Foreclosure Prevention Counseling – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/online-counseling?counselingtype=housing

Foreclosure Prevention Counseling

We provide free expert advice and support for homeowners in all stages of mortgage delinquency.

What is foreclosure prevention counseling?

Foreclosure counseling is unbiased advice and guidance for homeowners worried about potentially losing their home to foreclosure.

As scary as it may feel to fall behind on your mortgage, there are steps you can take to rehabilitate your loan and keep you in your home.

MMI is proud to offer foreclosure prevention counseling for free to any homeowner concerned about their ability to manage their monthly mortgage payments. Whether you're already behind or you've only just begun to struggle with your monthly mortgage, our experts can help you find the best solution for your unique situation.

Can foreclosure counseling help me avoid foreclosure?

Foreclosure counseling can help any homeowner who's worried about their mortgage.

Are you:

- Worried about making next month's mortgage payment?
- Already one or more months behind on your mortgage payments?
- Scared of potentially losing your house for non-payment?

No matter how far along you are in the process, a foreclosure counselor can provide advice and help you avoid foreclosure if possible.

The sooner you act, however, the more foreclosure prevention options you'll have. If you're considering reaching out for help but don't think things are bad enough yet, connect with a counselor immediately. Foreclosure counseling is free and comes with no strings attached.

What happens during foreclosure prevention counseling?

MMI will walk you through the foreclosure prevention steps and assist you every step of the way.

Foreclosure counseling begins with an in-depth review of your finances, current challenges, and mortgage status. You can begin the process online or over the phone.

After we've gathered these critical pieces of information, one of our HUD-certified housing counselors will work with you to create an action plan to meet your goals. We'll discuss all available options and help you pick the path that makes the most sense for you.

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If needed, your counselor will also help connect you with your servicer to begin the rehabilitation process. We'll also provide follow-up care to make sure your plan is a success.

Foreclosure and Eviction Counseling FAQs

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Foreclosure prevention counseling is provided for free. There is no cost and no risk to use this service.

Do you provide foreclosure counseling in Spanish?

Counseling services are available in English and Spanish. Interpreter services for many other languages are also available upon request.

The sooner you start, the more options you'll have

If you're feeling anxiety about your home, the worst thing you can do is nothing. Our foreclosure experts are available 24/7 to help you understand your options and start taking action to avoid a potential foreclosure.

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Start online counseling. See how much you can save by consolidating your debt with MMI.

Begin counseling online

Fast, convenient, and accessible on your digital device.

Get Started: **https://www.moneymanagement.org/online-counseling?counselingtype=housing**

Call MMI to start your debt management plan.

Connect by phone: Call 866-889-9347.

Schedule an appointment or begin immediately.

Website: https://www.moneymanagement.org/foreclosure-prevention

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Bankruptcy Counseling and Education – Statewide (Phone) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/credit-counseling

Bankruptcy Counseling and Education

Get the counseling and education certificates you need to complete your bankruptcy.

Who needs bankruptcy counseling and education?

In the process of filing for bankruptcy?

Then you've come to the right place. MMI offers bankruptcy filers the pre-filing counseling and pre-discharge education courses required to complete your personal bankruptcy. If you haven't yet, we recommend working with a qualified attorney to help you navigate this tricky process.

Trying to decide if bankruptcy is right for you?

Don't pay for bankruptcy counseling before you've reviewed your options and decided that bankruptcy is right for you. If you need help understanding your options, start with a free credit counseling session. Credit counseling is a confidential, judgment-free way to diagnose your financial challenges and the right solution for you.

Learn more about free credit counseling: **https://www.moneymanagement.org/credit-counseling**

How it works

Bankruptcy pre-filing certificate

During your pre-filing bankruptcy counseling session, a certified credit counselor will work with you one-on-one to develop a detailed personal financial assessment. Your counselor will review your income, expenses, assets, and liabilities. This in-depth bankruptcy credit counseling process will provide you with a true and accurate picture of your financial situation, a reasonable and manageable spending plan, a detailed action plan, and short and long-term financial goals.

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Upon completion of the bankruptcy counseling session, you'll be issued a certificate of participation that allows you to proceed with the bankruptcy filing process. Certificates are delivered by email, fax, or mail.

Bankruptcy pre-discharge certificate

The pre-discharge education course covers a variety of financial and budgeting topics, giving you the tools necessary to build a strong financial foundation.

You'll discover how to set achievable financial goals, calculate your net worth, create a livable budget, and build a savings plan. In addition, the program facilitator will show you how to obtain credit reports, establish or re-establish credit, dispute errors, and protect yourself from identity theft.

Upon completion of the pre-discharge bankruptcy course, you'll be issued a certificate of participation that allows you to proceed with the bankruptcy filing process. Certificates are delivered by email, fax, or mail.

Learn more about bankruptcy

Bankruptcy can be a long and complicated process. If you're still researching personal bankruptcy, here are some articles that our clients have found helpful.

Should you file for bankruptcy?

This checklist can help you determine if bankruptcy is right for you.

Read: **https://www.moneymanagement.org/blog/should-i-file-for-bankruptcy**

Homeownership and bankruptcy

Learn what bankruptcy means for property owners.

Read: **https://www.moneymanagement.org/blog/lose-house-in-bankruptcy**

Types of bankruptcy

Explore the difference between chapter 7 and chapter 13.

Read: **https://www.moneymanagement.org/blog/types-of-bankruptcy**

Bankruptcy Counseling and Education FAQs

MMI is proud to offer the required pre-filing counseling and pre-discharge education for consumers working to complete their bankruptcy filing.

Learn more about bankruptcy counseling and education services from MMI

Why do I have to take an education course for my bankruptcy?

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 includes two provisions mandating financial counseling and education. Before filing for bankruptcy, consumers are required to have a briefing on the alternatives to bankruptcy; and before receiving a bankruptcy discharge a debtor is required to complete "an instructional course concerning personal financial management." These provisions were included to provide debtors in bankruptcy with the skills and tools needed to avoid future financial problems.

What's the difference between a Chapter 7 and Chapter 13 bankruptcy?

Chapter 7 bankruptcy is for debtors who don't have the ability to pay their existing debts. A trustee takes possession of all non-exempt property, which they then sell to

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pay your creditors according to priorities of the Bankruptcy Code. The purpose of filing Chapter 7 is to obtain discharge of your existing debts, however some debts are not dischargeable under the law.

A Chapter 13 bankruptcy is for individuals with regular income who are unable to pay their debts under their current terms. You file a plan with the court to repay your creditors all or part of the money you owe them, using your future earnings. The court must approve your repayment plan before it can take effect. Under Chapter 13, unlike Chapter 7, you may keep your property, both exempt and non-exempt, as long as you continue to make payments under the plan. After completion of payments under your plan, your included debts are discharged.

How much does bankruptcy counseling and education cost?

Each bankruptcy counseling and education session costs $50 to complete. The cost is the same if you are filing jointly or as an individual. MMI is able to waive fees for consumers whose household income is equal to or less than 150 percent of the estimated poverty threshold for their applicable family size as published in the current Federal Poverty Levels Guidelines.

Do I need an attorney to file for bankruptcy?

Working with an attorney is not required, but is recommended. You are not required to use an attorney when filing for bankruptcy, however bankruptcy laws can be complicated. Working with a trusted attorney can help ensure a smooth process.

How long is a bankruptcy counseling/education session?

Pre-filing bankruptcy counseling typically takes 45 to 60 minutes. Pre-filing bankruptcy counseling typically takes between 45 minutes to an hour. Pre-discharge education courses usually require a minimum of two hours to complete.

How do I get a certificate to complete the bankruptcy process?

Completing the bankruptcy process requires two certificates - pre-filing certificate and a pre-discharge certificate. The pre-filing certificate is obtained by completing a pre-filing bankruptcy counseling session. The pre-discharge certification is obtained by completing a pre-discharge education course. Certificates are available immediately by email, or can be sent by mail or fax.

Does the bankruptcy counseling certificate expire?

Bankruptcy regulations require consumers to receive counseling within 180 days of filing. If you choose to file more than 180 days past the date of your initial bankruptcy counseling session, you will need to schedule another appointment to talk with a trained bankruptcy counselor.

Are services available in Spanish?

MMI offers services in Spanish and English. Services are available in English and Spanish. Additional languages are available via an interpreter service.

How long does it take to recover from bankruptcy?

A notation that you filed for bankruptcy will remain on your credit report for seven to ten years, depending on the chapter you file. The negative impact of this notation will lessen over time, but you may have trouble obtaining new credit with affordable repayment terms in the years following a bankruptcy. Fortunately, you don’t have to

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wait seven to ten years to reestablish a strong financial foundation and start building better credit.

How do I get new credit after filing bankruptcy?

There are plenty of lenders out there that will finance someone with a past bankruptcy. You may want to begin building a good credit rating by starting small. A secured credit card is easy to obtain and can help you to establish yourself as credit worthy. Be sure to read and understand all of the terms and conditions of any new loan.

How do I remove a bankruptcy from my credit history?

To get the bankruptcy off your credit history, all you have to do is wait. A bankruptcy will stay on your credit report for up to ten years, after which it should come off the automatically. To verify that this has been done, you may want to pull a copy of your credit report. There's no legitimate way to remove a bankruptcy notation ahead of schedule, so be wary of any company that claims to be able to remove negative marks from your credit report.

Get your certificates today

Connect with MMI to begin your pre-filing counseling or pre-discharge education session today! Available 9am-6pm (ET) Monday-Friday.

Pre-filing bankruptcy counseling

Must be completed at the beginning of the bankruptcy process. Call 877-895-2227 to learn more.

Pre-discharge bankruptcy education

Must be completed before bankruptcy is completed. Call 866-745-2227 to learn more.

Website: https://www.moneymanagement.org/bankruptcy-counseling

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(Federal) Student Loan Counseling – Statewide (Phone) – Money Management International (MMI)

Can help with: **Debt & Credit**

Website	https://www.moneymanagement.org/student-loan-counseling

Student Loan Counseling

Take control of your loan payments and find the plan that works best for you.

Are you on the most affordable student loan repayment plan?

Student loans are complicated. Federal student loans come with a variety of deferment, forgiveness, and repayment plan options. It can take a lot of time and effort to figure out which option is best for your situation.

Luckily, we can do the hard work for you. In just a few minutes, we can show you your:

- Lowest possible monthly payment
- Lowest possible total payment
- Fastest possible payoff
- Loan forgiveness and cancellation opportunities

Simply provide your specific loan and budget information and we'll do the rest.

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What is student loan counseling?

Student loan counseling is an opportunity to work with an expert to determine how to effectively tackle your student loans. By analyzing your loans, income, and goals, our experts can find the best repayment plan and strategy for your needs.

You'll leave your student loan counseling session with a clear understanding of your options, including which option will save you the most money, as well as the tools needed to put your chosen option into action.

Is student loan counseling right for me?

Student loan counseling is a great fit for a lot of student loan borrowers, but it may not be the best first step if you're dealing with other financial challenges.

You should seek a student loan counseling session if:

You have federal student loans

Private student loans simply don't have the same payment options available as federal student loans. If your loans are private and you're struggling to make your monthly payments, consider working with a credit counselor for free to overhaul the other elements of your budget.

Your mortgage/housing situation is in good shape

Your housing needs should take priority over your student loans. If your mortgage is delinquent, MMI offers free foreclosure counseling to help you work with your mortgage servicer and find the best solution to your situation.

You have a reasonable amount of credit card debt

If you're juggling both student loan debt and credit card debt, you may find it easier and more productive to target the credit card debt first.

You're current on your non-student loan debts

If you're falling behind on your other debts, those should be your focus. You simply have more options for dealing with non-student loan debt. A debt management plan, for instance, can help you be out of credit card debt completely in less than five years, making student loan debt substantially easier to manage.

You're frustrated with your current payment plan

If the rest of your financial house is in order and you're ultimately just fed up with how much of your monthly budget is swallowed up with federal student loan payments, a student loan counseling session is exactly right for you.

How does student loan counseling work?

Student loan counseling begins by creating a free online account and entering your income, tax filing status, family size, and goals for your student loan payments.

You'll be asked to upload a copy of your student loan file (NSLDS) and complete a brief questionnaire. We'll use this information to provide free student loan recommendations, including which repayment plans best fit your situation and your goals. We'll also provide DIY tools and resources to begin the application process.

Optional for-fee services are also available to help you take action if you need additional support.

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Get Started: **https://app.myresolvent.com/Identity/Account/Register?channelid=d77747ab-f4df-46e3-8054-547c597456e4**

How do I get started?

1. Grab your computer

The online portal is best experienced on a laptop or desktop browser.

2. Find your FSA ID and password

We can use the FSA database to gather the most accurate information about your student loans.

3. Figure out your annual income

The easiest way to figure out your income is with last year's income tax return.

Start Online Counseling: **https://app.myresolvent.com/Identity/Account/Register?channelid=d77747ab-f4df-46e3-8054-547c597456e4**

Frequently asked questions

Is there a fee for student loan counseling?

Are there fees?A complete online analysis of your student loans, including plan recommendations and a DIY action plan, is completely free. Additional support with document preparation and submission is available for $39.95 and full one-on-one counseling with a live student loan expert is available for $189.95.

Can you help me with my private student loans?

The majority of available student loan programs are restricted to federal student loans. If you don’t have federal student loans, we recommend that you tackle your other debts with a free credit counseling session instead (**https://www.moneymanagement.org/credit-counseling**).

Can you help me if my student loans are in default?

Loan rehabilitation programs are available for federal loan borrowers who have become delinquent. If eligible, we can help you enroll in one of these programs and bring your loans back out of default.

Do you offer refinance or consolidation loans?

MMI is not a lender. We do not provide loans or refinance existing loans.

Should I prioritize student loans or credit card debt?

Every situation is different, but if you're struggling with a variety of debt, you likely have more options to deal with your credit card debt, including a money and time-saving debt management plan (**https://www.moneymanagement.org/debt-management**). Start there.

How do I find my FSA ID and password?

You'll need your FSA ID and password to download a copy of your student loan file (NSLDS). If you don't know your ID or password, visit **https://studentaid.gov/fsa-id/sign-in/landing** for help recovering your login information.

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Website: https://www.moneymanagement.org/student-loan-counseling

Military Reconnect – Education & Counseling for Military Members & Families – Statewide (Online & Phone) – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.mmiuniversity.org/

MMI's Military Reconnect

Education and counseling for military members and their families.

Whether active-duty, veteran, or a family member, there are many unique circumstances that come with military life. For those in the military, it can be difficult to "reconnect" after a career in the armed forces. Transition to civilian life comes with a new set of responsibilities, norms, and routines. Active-duty benefits may no longer be available, while relocations and spousal employment can create additional complications. As a result, veterans often combat financial challenges during and after transitioning.

At MMI, we are dedicated to helping service members and their families reconnect to the life of financial stability they deserve. Military Reconnect provides free online learning communities and counseling resources to help service members achieve their goals.

Counseling 24/7

Free and confidential financial counseling for military members and family members is available by calling MMI at 866-515-2227.

MMI University: Financial Education for Military

The Military Reconnect program offers free educational resources designed to address the unique financial challenges faced by military families. Our interactive site at MMI University features personalized courses and activities, interviews with military families, and the opportunity to earn credits and rewards. Throughout the program, you'll develop a personalized action plan to help you achieve your goals and overcome financial challenges. Register for Military Reconnect MMI University here to get started: **https://www.mmiuniversity.org/**

- **Financial Wellness Worksheets**
  - **Monthly Spending Plan: https://recon.mmiuniversity.org/local/resources/view.php?id=39**
  - **Calculating Your Net Worth: https://recon.mmiuniversity.org/local/resources/view.php?id=40**
  - **Record of Daily Expenditures: https://recon.mmiuniversity.org/local/resources/view.php?id=41**
- **Course Catalog (Create an MMI University Account to Enroll for Courses):**
  - **Debt Management Plans: What Can They Do For You?** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=98**)
  - **VA Home Loan Benefits** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=99**)

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- **Preparing for the Return of Student Loan Payments** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=105**)

- **Articles:**
  - **Understanding Inflation and What it Means to You** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=106**)
  - **How Personal Debt Can Threaten Your Military Career (and How to Avoid It)** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=107**)
  - **Keeping Emotional Spending in check** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=113**)
  - **How to respond to a Fraud Alert** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=114**)
  - **When will this show up on my credit report** (**https://recon.mmiuniversity.org/local/intellicart/view.php?id=115**)
- **Military Housing Podcasts: https://recon.mmiuniversity.org/local/resources/view.php?id=28**
- **Financial Field Manual: https://recon.mmiuniversity.org/local/resources/view.php?id=30**
- **Technical Support with Using MMI University: https://recon.mmiuniversity.org/local/resources/view.php?id=15**

Reconnect Newsletter

And be sure to check out our Reconnect Newsletter. Each quarter, we publish the newsletter with updates about the Military Reconnect program, information for our Veterans Service Organization (VSO) partners, and financial tips for active-duty personnel and veterans. Download recent editions on MMI's Military Connect webpage: **https://www.moneymanagement.org/education/military**.

Military Member Success Stories

- Daren's Story: An active duty Air Force member works with MMI to get the credit – and car – he deserves (**https://www.moneymanagement.org/improving-lives/stories/daren**).
- Patricia's Story: How a military mom changed her family's financial future through hard work (**https://www.moneymanagement.org/improving-lives/stories/patricia**).
- How One Veteran Paid Off $70,000 in Debt in Just Three Years | CNBC.com (**https://www.cnbc.com/2021/11/11/how-one-veteran-paid-off-70000-in-debt-in-just-three-years.html**).
- Demetrius Thrasher deployed with the Navy in Spain. While stationed in Europe, he became captivated by the luxury brands available at every corner. Thrasher opened several lines of credit, began accumulating debt, and ultimately faced the potential of losing his security clearance. After connecting with MMI, he paid off $90,000 in debt through years of hard work and dedication. Demetrius shares his debt payoff story in the company of Tara Alderete, the Director of Enterprise Learning at MMI, who works with MMI's Military Reconnect Outreach program (**https://open.spotify.com/episode/2O8qMZs8DrbXNQO7DsY00R?go=1&sp_cid=1be98276933d945fd267f4536949524e&nd=1&dlsi=2db14b454f0b43b4**).

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Website: https://www.moneymanagement.org/education/military

Free Educational Webinars – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/education/webinars

MMI's Free Educational Webinars

Online financial seminars, open to the public.

Live & On-Demand Webinars

Register today for any of our upcoming free, live educational webinars. Topics include credit reports, credit scores, avoiding scams and identity theft, student loans, avoiding eviction, managing money and credit, understanding military benefits, debt and bill management, building savings, and many more. Check back regularly for newly scheduled webinars and recordings you can watch on demand.

Click the link below to view the upcoming webinar schedule, register, and watch previously recorded webinars.

Website: https://www.moneymanagement.org/education/webinars

Budget Guides – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/budget-guides

MMI's Budget Guides

Everything you need to reduce costs and create a balanced budget - all on your own!

I want to learn how to:

Take financial improvement into your own hands with these comprehensive guides, designed to help you maximize your savings in each unique budget category. More guides will be added regularly, so check back often!

- **Create a Budget -** Learn how to create a budget and stick with it.
- **Save Money on Groceries -** Learn how to make your food dollar stretch.
- **Earn Money in the Gig Economy -** Increase your income with part-time gigs.
- **Get Rid of Cable Television -** How to cut the cord and watch TV for less.
- **Reduce the Cost of Prescription Medications -** Everything you need to know to find affordable prescription medications.
- **Save on Home Insurance -** Never overpay for home insurance again.
- **Save on Car Insurance -** Chances are good you could be paying less for car insurance.
- **Reduce Cellphone Costs -** Keep your cellphone bills in check.
- **Rebuild My Credit -** All the tools you need for building a positive credit history.
- **Create a DIY Debt Management Plan -** Create your own do-it-yourself debt repayment program!
- **Consolidate My Debts -** Everything you need to know about debt consolidation.

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- **Combine Finances After Marriage -** Combine your finances while maintaining harmony.
- **Prepare for Homeownership -** Lay the groundwork before buying your first home.
- **Successfully Own a Home -** A guide to managing the expenses and responsibilities of owning your first home.

Click the link below to access MMI's Budget Guides library.

Website: https://www.moneymanagement.org/budget-guides

Long Story $hort Podcast – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/podcast

MMI's Long Story $hort Podcast

Hear inspirational stories of real MMI clients overcoming debt in this educational podcast series. Available wherever you listen to podcasts, including Spotify, Google Podcasts, Apple Podcasts, and Anchor FM.

What is Long Story $hort?

Long Story $hort is a podcast about debt: how it happens, what it does to us, and how we can move past it.

By sharing stories and insights from financial experts and real people who have overcome debt, we hope to begin breaking down the stigma surrounding debt, and in turn making it easier for people to get the care and support they need and deserve.

If you're navigating your own debt story, have an interest in personal finance, or simply like listening to people sharing their wins, we hope you'll subscribe so you don't miss any future episodes.

Watch the Introduction Video: https://youtu.be/M43SEsaoBSE

Click the link below to listen to episodes of the Long Story $hort Podcast on MMI's website.

Website: https://www.moneymanagement.org/podcast

Personal Finance Blog – Money Management International (MMI)

Can help with: Debt & Credit

Website	https://www.moneymanagement.org/blog

"Blogging for Change" - MMI’s Personal Finance Blog

Whether you’re looking to save a little money or make a deep and lasting change to your financial outlook, we’ve got you covered. Come back often or sign-up for the weekly newsletter to get our latest articles.

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Blog Topic Categories Include:

- **Budgeting and Building Savings -** Ready to tighten up your budget, reduce expenses, earn extra income, and save for the future? Start with these articles from the financial experts at MMI.
- **Consumer Protection -** Financial scams and consumer fraud are all too common. That's why it's important that you understand how to protect yourself. These expert articles are a great starting point for anyone trying to improve their financial situation and stay safe at the same time.
- **Housing and Homeownership -** Whether you're thinking of buying a home, worried about a potential foreclosure, considering a reverse mortgage, or something in between, you'll find advice and helpful information in these expert articles from MMI. Find the answers you need today.
- **Managing Student Loans -** Juggling student loan payments can be a struggle for anyone. Take advantage of these expert articles to learn important information about student loans, available repayment plans, and more.
- **Personal Finance -** Managing money and building long-term financial security involves a lot of hard work, but the more you know before you start, the easier things will go. Check out these expert articles and increase your financial IQ.
- **Repaying Debt -** Unexpected or out of control debt can make your financial future seem bleak, but there are steps you can take to improve your outlook. Check out these expert articles to learn tips, tricks, and important facts about managing and overcoming debt.
- **Using Credit -** For most, credit is an integral part of personal finance, so it's important that you understand how credit works, how it's reported, and how to build a strong credit score. These expert articles will help prepare you to use credit wisely and create a positive credit history.

Click the link below to access MMI's blog.

Website: https://www.moneymanagement.org/blog

Money Smart Resource Guide for Older Adults

Can help with: Debt & Credit

Email	communityaffairs@fdic.gov

The Money Smart for Older Adults Program raises awareness among older adults and their caregivers on how to prevent fraud, scams, and other elder financial exploitation. The curriculum encourages advanced planning and informed financial decision-making. Money Smart for Older Adults was developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau (CFPB).

The curriculum can be taught in full or by individual topics. The module and topics consist of three-parts, an instructor guide, resource guide, and PowerPoint slides that supplement classroom instruction. The free instructor-led curriculum covers ten topics:

- Checking In and Getting Started Common Types of Elder Financial Exploitation
- Investment Fraud
- Avoiding Telephone and Internet Scams

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- Avoiding Charity Scams
- Computer-Internet Scams
- Identity Theft and Medical Identity Theft
- Planning for Unexpected Life Events
- Scams that Target Homeowners
- Scams that Target Veterans

The materials are free of charge.

How to Contact Us:

FDIC - Money Smart 550 17th Street, NW, F-6000 Washington, DC 20429 Phone: 877-ASKFDIC (877-275-3342) Email: communityaffairs@fdic.gov

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True Link Financial Resource Center Blog

Can help with: **Debt & Credit**

Website	https://www.truelinkfinancial.com/resource-center

The True Link Financial Resource Center offers practical, supportive articles that can help individuals facing problem gambling rebuild financial stability and strengthen recovery.

The Resource Center is a blog maintained by True Link Financial that publishes articles across topics like recovery, family support, fiduciary responsibilities, and financial education. For someone experiencing gambling-related challenges, the content is particularly valuable because it goes beyond surface-level advice and addresses the deeper connection between financial stress and recovery.

The blog emphasizes that recovery is not only about stopping harmful behaviors but also about **rebuilding stability and independence**—a message that resonates strongly for those trying to regain control after gambling losses.

The Resource Center also includes content on:

- **Family and parenting dynamics**, such as managing allowances in divorced or separated households. These insights can help families affected by gambling create healthier financial boundaries.
- **Legal and fiduciary guidance**, which can be useful if gambling has led to complex financial arrangements or the need for trusted oversight.
- **Updates on broader financial issues**, like Social Security adjustments or education savings plans, which provide context for long-term planning and stability.

For someone in recovery from problem gambling, these articles serve as **educational tools and reassurance**. They highlight practical steps to reduce financial stress, encourage healthier money management habits, and show how families and caregivers can provide support. Importantly, the Resource Center frames financial recovery as part of overall well-being, reinforcing the idea that stability in money matters can strengthen emotional resilience and reduce relapse risks.

In short, the True Link Resource Center is not just a financial blog—it is a **supportive knowledge base** that helps individuals and families understand the financial dimensions of recovery. By engaging with its articles, someone struggling with gambling can find guidance

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on how to rebuild stability, protect themselves from financial pitfalls, and sustain progress in recovery.

True Link's Financial Resource Center can be accessed here: **https://www.truelinkfinancial.com/resource-center**

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Alachua County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Debt & Credit

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
  - The Bridges to Prosperity program is a three-part program that views poverty from a personal and societal perspective. The pillars of the program consist of teaching financial fitness, sharing insight on getting ahead and staying on track, and matching graduates with community allies to work toward their goals.
  - We work with each client individually to create a spending plan and build smart financial habits to help achieve their goals and overcome their obstacles, all while offering education on the cycle of poverty and its impact on communities.
    - **Part 1: Financial Fitness** This four-week course is designed to help people find extra dollars every month to save, create a spending plan, and avoid falling into money and credit traps.
- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.
- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

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Bradford County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Debt & Credit

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

PROGRAMS AND SERVICES

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Broward County

Society of St. Vincent de Paul – South Florida (Broward County Conferences)

Can help with: Debt & Credit

Address	2323 N Dixie Hwy, Pompano Beach, FL 33060
Phone	954-395-6817
Website	https://svdpsouthflorida.org/contact-us/
Email	svdpmhoc@gmail.com

- Budget counseling

North Broward Church Conferences

St. Andrew Catholic Church

9950 NW 29th St

Coral Springs, FL 33065

(954) 752-3950

St. Ambrose Catholic Church

PO Box 999

Deerfield Beach, FL 33443

(954) 427-2225

Our Lady Queen Of Heaven Church

1400 South State Road 7

North Lauderdale, FL 33068

(954) 971-5400

Mary Help Of Christians Church

5980 University Dr

Parkland, FL 33067

https://mhocrc.org/svdp

(954) 323-8012

Please email svdpmhoc@gmail.com or call the Help Line 1-954-278-5614. / Ante cualquier duda, envíe un correo electrónico a svdpmhoc@gmail.com o llame al 1-954-278-5614.

Our Lady Of Mercy Catholic Church

5201 N Military Trail

Pompano Beach, FL 33064

(954) 421-3246

St. Coleman Catholic Church

1200 S Federal Hwy

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Pompano Beach, FL 33062
(954) 942-3533

St. Gabriel Catholic Church
731 N Ocean Blvd
Pompano Beach, FL 33062
(954) 943-3684

Our Lady Of Czestochowa Polish Catholic Mission
2400 NE 12th St
Pompano Beach, FL 33062
(954) 946-6347

St. Elizabeth Ann Seton Catholic Church
1401 Coral Ridge Dr
Coral Springs, FL 33071
(954) 753-3330

St. Paul The Apostle Catholic Church
2700 NE 36th St
Lighthouse Point, FL 33064
(954) 943-9154

St. Vincent Catholic Church
6350 NW 18th St
Margate, FL 33063
(954) 972-0434

San Isidro Catholic Mission
2310 Martin Luther King Blvd
Pompano Beach, FL 33069
(954) 971-8780

St. Elizabeth of Hungary Catholic Church
3331 NE 10th Terr
Pompano Beach, FL 33064
(954) 941-8117

St. Henry Catholic Church
1500 S Andrews Ave
Pompano Beach, FL 33069
(954) 785-2450

St. Malachy Catholic Church
6200 John Horan Terr

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Tamarac, FL 33321
(954) 726-1237

Central Broward Church Conferences

St. Bonaventure Catholic Church
1301 SW 136th Ave
Davie, FL 33325
(954) 424-9504

Blessed Sacrament Catholic Church
1701 E Oakland Park Blvd
Fort Lauderdale, FL 33334
(954) 564-1010

St. Anthony Catholic Church
901 NE 2nd St
Fort Lauderdale, FL 33301
(954) 463-4614

St. Clement Catholic Church
2975 N Andrews Ave
Fort Lauderdale, FL 33311
(954) 563-1183

St. Jerome Catholic Church
2533 SW 9th Ave
Fort Lauderdale, FL 33315
(954) 525-4133

St. Sebastian Catholic Church
2000 SE 25th Ave
Fort Lauderdale, FL 33316
(954) 524-9344

St. Bernard Catholic Church
8279 Sunset Strip
Sunrise, FL 33322
(954) 741-7800

St. David Catholic Church
3900 S University Dr
Davie, FL 33328
(954) 475-8046

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Our Lady Queen Of Martyrs Church
2731 SW 11th Ct
Fort Lauderdale, FL 33312
(954) 583-8725

St. John The Baptist Catholic Church
4595 Bayview Dr
Fort Lauderdale, FL 33308
(954) 771-8950

St. Helen Catholic Church
3033 NW 33rd Ave
Fort Lauderdale, FL 33311
(954) 731-7314

St. Pius X Catholic Church
2500 NE 33rd Ave
Fort Lauderdale, FL 33305
(954) 564-1763

All Saints Catholic Church
10900 West Oakland Park Blvd
Sunrise, FL 33351
(954) 742-3188

St. Katharine Drexel Catholic Church
2700 Glades Circle, Suite 200
Weston, FL 33327
(954) 389-5003

South Broward Church Conferences

St. Matthew Catholic Church
542 Blue Heron Dr
Hallandale Beach, FL 33009
(954) 458-1590

Church of the Little Flower
1805 Pierce St
Hollywood, FL 33022
(954) 628-8828

St. Bernadette Catholic Church
7450 Stirling Rd
Hollywood, FL 33024

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(954) 432-5313

St. Boniface Catholic Church

8330 Johnson St

Pembroke Pines, FL 33024

(954) 432-2750

St. Maximillian Kolbe Catholic Church

701 North Hiatus Rd

Pembroke Pines, FL 33026

(954) 432-0206

Nativity Catholic Church

5220 Johnson St

Hollywood, FL 33021

(954) 987-3300

St. Stephen Catholic Church

6044 SW 19th St

Miramar, FL 33023

(954) 987-1100

Annunciation Catholic Church

3781 SW 39th St

West Park, FL 33023

(954) 989-0606

St. Bartholomew Catholic Church

8005 Miramar Pkwy

Miramar, FL 33025

(954) 431-3600

St. Maurice at Resurrection Catholic Church

441 NE 2nd St

Dania Beach, FL 33004

(954) 961-7777

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Collier County

St. Vincent de Paul Society Naples (Collier County Conferences)

Can help with: Debt & Credit

Address	4451 Mercantile Ave, Naples, FL 34104
Phone	Phone (239) 775-2907
Website	https://www.svdpnaples.org/fffa
Email	info@svdpnaples.org, bwstjohn@SVDPnaples.org

- **Life Skills**

In addition to all of the services that residents receive through the SVdP Naples Family Assistance Center, we are preparing them for a lifetime of success through systemic change programs. Our Life Skills courses provide valuable family budgeting, community information, saving and credit principles, and career counseling. These classes are taught in partnership with trained professionals through our partnerships with sponsors and community leaders.

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DeSoto County

Catholic Charities Diocese of Venice, Inc. – DeSoto County Administrative Offices

Can help with: Debt & Credit

Address	1210 East Oak Street, Arcadia, FL 34266
Phone	Phone: 863-494-1068
Email	desotoadmin.assistant@catholiccharitiesdov.org
Counties served	DeSoto, Hardee, Highlands

PROGRAMS AND SERVICES

- **Prevention and Support Services**

DeSoto County residents have historically found it difficult to enjoy decent employment. Catholic Charities helps those facing hardships with assistance with payments for rent, mortgage, and utilities, along with other basic needs for food, transportation, and prescription medications. Education is a primary focus of the Prevention and Support Services and families are provided with resources for other unmet needs such as budgeting, employment opportunities, and guidance with applying for other appropriate services.

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Dixie County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Debt & Credit

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

PROGRAMS AND SERVICES

- **BRIDGES TO PROSPERITY: ADDRESSING POVERTY FROM A PERSONAL AND SOCIETAL PERSPECTIVE**
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For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

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Gilchrist County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Debt & Credit

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

PROGRAMS AND SERVICES

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Hardee County

Catholic Charities Diocese of Venice, Inc. – DeSoto County Administrative Offices

Can help with: Debt & Credit

Address	1210 East Oak Street, Arcadia, FL 34266
Phone	Phone: 863-494-1068
Email	desotoadmin.assistant@catholiccharitiesdov.org
Counties served	DeSoto, Hardee, Highlands

PROGRAMS AND SERVICES

- **Prevention and Support Services**

DeSoto County residents have historically found it difficult to enjoy decent employment. Catholic Charities helps those facing hardships with assistance with payments for rent, mortgage, and utilities, along with other basic needs for food, transportation, and prescription medications. Education is a primary focus of the Prevention and Support Services and families are provided with resources for other unmet needs such as budgeting, employment opportunities, and guidance with applying for other appropriate services.

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Highlands County

Catholic Charities Diocese of Venice, Inc. – DeSoto County Administrative Offices

Can help with: Debt & Credit

Address	1210 East Oak Street, Arcadia, FL 34266
Phone	Phone: 863-494-1068
Email	desotoadmin.assistant@catholiccharitiesdov.org
Counties served	DeSoto, Hardee, Highlands

PROGRAMS AND SERVICES

- **Prevention and Support Services**

DeSoto County residents have historically found it difficult to enjoy decent employment. Catholic Charities helps those facing hardships with assistance with payments for rent, mortgage, and utilities, along with other basic needs for food, transportation, and prescription medications. Education is a primary focus of the Prevention and Support Services and families are provided with resources for other unmet needs such as budgeting, employment opportunities, and guidance with applying for other appropriate services.

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Hillsborough County

Catholic Charities Diocese of St. Petersburg, Inc. – Hillsborough County (Tampa Administrative Offices)

Can help with: Debt & Credit

Address	2021 E. Busch Blvd., Tampa, FL 33612
Phone	Phone: (813) 631-4370
Website	https://www.ccdosp.org/wp-content/uploads/Riviera_Manor_Brochure.pdf
Email	skennan@ccdosp.org, jvargas@ccdosp.org

- **Tampa Homeless Shelter (Tampa Hope)**

Permanent homeless shelter for 125 homeless men and women opened on December 13, 2021 in partnership with the City of Tampa after the success of the temporary shelter that opened on March 28, 2021 in response to the COVID-19 crisis. We will eventually house 300 clients as we assist them in transitioning to permanent housing and self-sufficiency. Tampa Hope is a Catholic Charities operated shelter presently serving 125 homeless adults with plans to expand to 325. Our goal is to assist these women and men in achieving permanent housing and self-sufficiency in four months (we will extend this as necessary provided clients are progressing and following the prescribed service plan of action to achieve the end-goal of self-sufficiency). To do so, we provide the following basic assistance in addition to shelter:

- Additionally, case managers and housing specialists help clients navigate services to obtain permanent housing, including basic health and dental care, mental health and substance abuse counseling, employment skills and assistance, education assistance, and more (e.g., financial literacy training).

To learn more or inquire about being admitted to Tampa Hope, call the General Number (Voicemail: 813-333-7269) or an Outreach Specialist (M-F 9a – 4p: 813-394-2881).

- **San Jose Mission**

122 apartments for low-income farm worker families located in Dover, FL (Hillsborough County).

What we do: San Jose Mission is a residential community composed of 122 rental units that provide housing for low income families involved in the agriculture or aquaculture industries. In addition, Catholic Charities provides counseling, housing counseling, immigration services, life skills education, and case management to the families. Click here to view our program card: https://www.ccdosp.org/wp-content/uploads/San_Jose_Mission_Program_Card.pdf

Who we serve: Only low income families involved in agriculture or aquaculture industries are eligible for the housing component. Child care is limited to migrant farm workers. All other social services/educational agencies have specific eligibility requirements.

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Indian River County

Catholic Charities of the Diocese of Palm Beach, Inc. – Vero Beach - Samaritan Center/Transitional Housing

Can help with: Debt & Credit

Address	3650 41st Street, Vero Beach, FL 32967
Phone	Phone (Program Information): (561) 345-2000 Phone (Administration & Donations): (561) 775-9560 Phone (Counseling Services Intake): (844) 848-6777
Website	https://www.ccdpb.org/

PROGRAMS & SERVICES

- **Samaritan Center: Transitional Housing Services**

Our resident clients are responsible to do the work leading to independence and self-sufficiency. Families must obtain employment and open a bank account and save 75% of their earnings per the financial stability contract. Required educational opportunities are offered to help residents gain independent living skills. Topics include positive parenting techniques, financial management/ budgeting, health and safety, conflict resolution, and household management. Our Four-Tiered Level Program assists clients in progressively moving forward in their independent living skills development.

- **Virtual Counseling Services**

Currently offering virtual counseling sessions through a HIPAA compliant online portal

Call 844-848-6777 for an appointment. In-person counseling services are not available at the Vero Beach office.

The Catholic Charities Counseling Program provides confidential, professional counseling for adults, children, families, couples and groups in seven locations throughout the Diocese of Palm Beach. Our team of professional therapists address issues such as marital/relationship discord, child and family dynamics, depression, loneliness, outpatient level addiction recovery, infant loss grief support, grief and loss, anxiety/trauma, stressful relationships, child and adolescent problems and other life stressors. Bilingual services are also available (Spanish, German, and Dutch).

The Counseling Program offers its services to clients on a sliding scale based on household income as well as through insurance or employee assistance programs (EAP).

Other services the program offers include:

- Psychoeducational groups to the community
- Mental Health First Aid Training
- Therapy groups in the community
- Crisis debriefing/intervention services

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Levy County

Catholic Charities Bureau, Inc. – Diocese of St. Augustine – Catholic Charities Gainesville

Can help with: Debt & Credit

Address	1701 NE 9th Street, Gainesville, FL 32609
Phone	Phone: 352-372-0294
Website	https://www.catholiccharitiesgainesville.org/
Email	jdixon@ccgnv.org, smiller@ccgnv.org
Counties served	Alachua, Bradford, Dixie, Gilchrist, Levy

PROGRAMS AND SERVICES

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- **Part 2: Getting Ahead in a "Just Getting By" World** This 15-week course digs deeper into the causes of poverty and its impacts on the community and the individual. We work with the client to establish objectives and goals to help them become self-sufficient.
- **Part 3: Community Allies**

This portion of the program involves matching the graduates up with community Allies to work together toward the goals set out in part 2.

For more information, contact Rev. James Dixon at 352-372-0294, ext. 434 or jdixon@ccgnv.org

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Miami-Dade County

Society of St. Vincent de Paul Guadalupe Conference (English/Spanish)

Can help with: Debt & Credit

Address	2377 NW 97th Ave, Doral, FL 33172
Phone	Phone: (937) 387-8373 / (786) 360-3980
Website	https://www.svdpguadalupe.org/
Email	info@svdpdoral.org

Visit the Society of St. Vincent de Paul Guadalupe Conference at https://www.svdpguadalupe.org/ to fill out the Help Application Form and request assistance.

Society of St. Vincent De Paul Guadalupe Conference provides information, referrals and resources for emergency assistance. Their services are designed to address basic needs such as food, shelter, clothing, transportation, and support for bereaved, homebound, elderly, incarcerated and the poor. This program provides: - Emergency assistance: food and financial assistance - Referrals: financial education, employment assistance, home goods, furniture

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Orange County

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Main Office

Can help with: Debt & Credit

Address	1771 N Semoran Blvd, Orlando, FL 32807
Phone	Phone: 407-658-1818 Phone Number: (407) 658-1818 (x1327)
Website	https://cflcc.org/
Hours	Hours: 8:00am-4:00pm (Monday-Friday)

PROGRAMS & SERVICES

- **Housing Counseling**

Phone Number: (407) 658-1818 (x1329)

Hours: 9:00am-4:00pm (Monday-Friday)

Who We Are

Housing Counseling serves individuals and families by providing them the tools and resources needed to reach their housing goals, whether current/prospective homebuyers or renters. Our housing counselors are HUD-Certified and available for an in-person, virtual, or phone appointment. Currently, there is the option for an appointment with a Spanish speaking counselor.

Services Offered

You are not alone. Get connected with the help, support, and resources you need free of charge.

- **Financial Management**

We provide free education workshops to help you set financial goals, take control over debt, develop knowledge regarding financial products that could be a good fit for you, and how to recognize and avoid scams/fraud.

- **Budget Coaching**

At its core, a budget is a worksheet with separate categories for income, expenses, and savings. Whatever your path may be, you'll want to keep your finances organized and make smart decisions regarding money! We will teach you how to track your spending, set realistic goals, and make a plan that will give you a greater sense of control over your financial life.

- **Credit Building**

Building credit from scratch does not have to be difficult. We can help you learn how to establish credit by understanding the fundamentals of credit and implementing strategies to help you keep your credit headed in the right direction.

- **Mortgage Counseling**

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A housing counselor can talk to you about your situation and help you decide what mortgage options are best for you, whether you are preparing to buy a home for the first time or looking to refinance to make home improvements.

- **Rental Counseling**

Housing counseling agencies play an essential role in reducing evictions by: helping clients identify an affordable unit, providing information to renters on tenant rights and faith housing issues, counseling on household budgeting and good rental practices, and connecting clients with community resources.

- **Foreclosure Prevention**

If you have missed any mortgage payments, are about to miss a payment, or if your loan already has been referred to an attorney for foreclosure, a HUD-approved counselor can assist you and discuss specific options that may work for you.

- **Fair Housing**

Our mission is to help individuals and families from majority and minority groups with their housing needs, regardless of race, religion, color, national origin, sex, disability, and familial status.

Jewish Family Services of Greater Orlando

Can help with: **Debt & Credit**

Address	The George & Madeline Wolly Center 2100 Lee Road Winter Park, FL 32789
Phone	Request an appointment: 407-644-7671 (Monday-Thursday 8am to 5pm) To apply call: 407-644-7593
Website	https://www.jfsorlando.org/
Email	Rabbi@JFSorlando.org
Counties served	Orange, Seminole

Computer Lab

The JFS Orlando Computer Lab provides the Central Florida community with much-needed access to vital technology such as the internet, office application software and printing services. The primary purpose of the Computer Lab is to provide clients the ability to search and apply for employment, develop resumes, apply for government assistance and improve their overall computer literacy. Funded in part by the Frances & Joseph Victor Fund at the Central Florida Foundation, computer lab services are offered to clients FREE of charge and are available year-round. Trained volunteers staff the computer lab and are available to assist with any technology needs.

407-644-7593

Website: www.jfsorlando.org/services/computer-lab/

Email: info@jfsorlando.org

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Seminole County

Catholic Charities Diocese of Orlando – Catholic Charities of Central Florida – Pathways to Care (SERVES VETERANS AND OTHERS)

Can help with: **Debt & Credit**

Address	430 Plumosa Ave., Casselberry, FL 32707
Phone	Phone: 407-388-0245
Website	https://pathwaystocare.org/

- **Pathways Step2**
  - **What is Pathways Step2?**

Once a resident is adequately assessed to have recovered from injury or illness in the Assisted Living Facility side at Pathways to Care, they may elect to apply to our Step2 program located on the rear side of our building. Currently, Step2 only serves males. Residents who live in Step2 have a goal to obtain housing, find gainful employment, further their education and/or wait for financial benefits to activate. Step2 residents are given more autonomy and are responsible for regular administration of their medications, making and scheduling their own medical appointments, and purchasing their own supplemental food items. Pathways to Care case mangers work with the resident in Step2 to choose and secure the most appropriate housing solution for their situation for when they are ready to leave the program. As with an exit from Pathways to Care, this housing could be independently living in an apartment, sharing a home with family or friends, a long-term medical facility, group housing, VA housing, or other type of housing opportunity.

- During their transition, case managers provide support to residents on how to better budget their expenses, run their credit reports, pay off old debts, and manage their disability income to have a greater chance of qualifying for housing. Staff also guide residents on how to properly care for and clean their living areas along with other life skills needed to live as independently as possible. Those who more able bodied are assisted by staff with job applications, interview preparation and other employment seeking tasks.
  - Step2 residents continue to have access to case management services, therapeutic activities, and meals when the dining room is open. Residents in Step2 are working towards greater overall independence as they transition out of the program completely. The average Step2 resident resides at Pathways to Care to save income and work towards housing or employment.

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Jewish Family Services of Greater Orlando

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Address	The George & Madeline Wolly Center 2100 Lee Road Winter Park, FL 32789
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407-644-7593

Website: www.jfsorlando.org/services/computer-lab/

Email: info@jfsorlando.org

Seminole County – The Sharing Center

Can help with: Debt & Credit

Website	https://thesharingcenter.org/wp-content/uploads/2024/10/Financial-Assistance-Application-English-revised-November-2024.pdf
Email	inquiry@thesharingcenter.org

Key Programs

- **Families In Crisis:** With Families In Crisis, we offer financial assistance, tax preparation, rental assistance, and vouchers for clothing and shoes.

Compassionate Support

Every person who walks through our doors and receives assistance, is compassionately met by a case manager to provide additional support such as budgeting, benefits help, and employment referrals. This additional support helps thousands turn their situation from despair into hope.

- **ProjectRISE:** Our workforce development program serves the under- and unemployed with the skills necessary to reach financial mobility, self-sufficiency, and employment.

Address: 600 North Highway 17-92, Suite 130, Longwood, FL 32750

Phone: (407) 260-9155

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Email: inquiry@thesharingcenter.org

Website: **https://thesharingcenter.org/**

Looking for more help? Download FCCG's other free Problem Gambling Resource Packs at gamblinghelp.org/problem-gambling-resource-packs

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