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A non-profit community service organization

How to identify a reputable Consumer Credit Counseling Services

In today's consumer market there are many companies trying to profit from the most vulnerable, desperate consumers. When faced with stressful debt and financial problems consumers often hope for a quick fix solution to their problems. Under agonizing financial stress it is sometimes easy to believe in the impossible and clinch on to hope in order to keep functioning properly at home and at work.

We strongly encourage consumers in financial distress to do their research prior to committing to any debt relief program. Here are some recommendations when choosing a financial counseling agency:

- Credit counseling agencies should be private, non-profit organizations with a volunteer board of directors.
- Counselors should be certified by a third party. The National Foundation for Credit Counseling and the Council on Accreditation are two national organizations that set strict standards in this field.
- In order for a counselor to be certified they must **NOT** be paid on commission. The counselor position should be a full time salaried based position. No volunteers are allowed to provide credit counseling services.
- Counselors in the state of NH are required to be licensed to offer this service.
- You don't have to have a specific amount of debt. A reputable credit counseling service should be willing to offer you their services regardless of the amount of debt you have.
- Be concerned with agencies that charge a complete month's charge for their services. Or a considerable amount of money upfront.
- Ask if the agency offers any type of educational programs. This should be a core part of their business.
- Find out where the agency's main office is located and check with **that location's** local Better Business Bureau about any complains.

Contact us at 1-800-327-6778
www.TakeChargOfYourMoney.org



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