
This topic is one of several in Access Group's WiseBorrower® Education Series.

Drowning In Debt?

Credit Counseling May Help!

Managing the burden of debt and credit problems can be frustrating, but it can be done. However, it often requires that you change the way you use credit. You may even need to close all of your accounts in order to get back on track. Whatever your situation, it is important to realize that you can overcome the problems you may be having with credit and improve your future ability to obtain credit — if you are willing to change your credit behavior. If you need help, seek the services of a credit counseling organization. One of the best known and most respected of these organizations is the Consumer Credit Counseling Service (CCCS).

Consumer Credit Counseling Service (CCCS)

The CCCS is a nonprofit network of community-based counseling offices that help people develop strategies for repairing credit problems. CCCS offices are located throughout the U.S., all of which offer their services at no cost or for a reasonable fee. These offices provide counseling on credit, debt management, budgeting, and other principles of personal finance that can help you improve your overall credit record. To locate the office nearest you, call the National Foundation of Credit Counseling (NFCC) at the toll-free number listed below, or visit the “Consumer Debt Advice” section of the NFCC Web site. (The NFCC is the national accrediting organization for all CCCS offices.)

NFCC Hotline: **800-388-2227**

NFCC Web site: www.nfcc.org

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