Helpful Resources for Debt and Credit Services

The following resources provide information on organizations that provide debt and credit counseling services.

Note—This list is not intended to be entirely comprehensive; it is intended to provide you with a starting point for obtaining information. The organizations listed here should be considered referrals only. Only you can determine the appropriateness of a particular resource.

Credit Advisors, Inc.
1818 S. 72nd Street
Omaha, NE 68124
800-942-9027
www.creditadvisors.com

This organization provides debt consolidation services. Credit counselors will contact your creditors to work out payment arrangements based on what you can afford to pay. Through this consolidation plan, you make one payment per month to Credit Advisors, and it pays the bills. Credit Advisors also offers online credit reports and a list of budgeting and personal finance books. Call or apply online for more information.

Money Management International (MMI)
9009 W. Loop South, 7th floor
Houston, TX 77096
866-889-9347
www.moneymanagement.org

This organization offers help with budgeting, money management, credit and debt issues through online, telephone and in-person counseling. It also offers housing and financial education programs, including a program to help people evaluate and maximize their credit report/score and bankruptcy education and counseling. The web site offers online articles, financial calculators and other tools, and links to helpful information resources. In addition, MMI offers resources designed to provide educators with strategies for teaching personal finance education in the classroom.

Myvesta.org
www.myvesta.org

This national organization helps people in financial crisis get out of debt and improve their financial situation. It provides crisis solutions, such as assistance with consolidating debt; avoiding bankruptcy and foreclosure; obtaining a loan; finding an attorney; controlling spending; negotiating with creditors; getting a credit report; providing expert debt advice; and many other services.

National Foundation for Credit Counseling®, Inc. (NFCC)
801 Roeder Road, Suite 900
Silver Spring, MD 20910
301-589-5600
www.nfcc.org

This nonprofit, nationwide organization provides consumer counseling services and education on budgeting, credit and debt resolution through its member offices. NFCC members also offer money management education programs and homeowner counseling and education. The web site has search features that allow you to search for member agencies for in-person, online or phone counseling.

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