

## Need Help with your Credit?

The most recognized resource for credit and debt counseling is:

- Money Management International
  - Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans; may also operate under the name Consumer Credit Counseling Service (CCCS). They are members of the National Foundation for Credit Counseling (NFCC).
  - <http://www.moneymanagement.org/>
  - 1-866-889-9347
  - Want to meet in person? There is a MMI Branch located at: 615 Chevelle Ct.  
Baton Rouge, LA 70806

Several other national nonprofit organizations provide information and assist people with debt problems. They provide help and assistance online and over the phone:

- American Consumer Credit Counseling
  - <http://www.consumercredit.com/>
  - 1-800-769-3571
- InCharge Institute of America
  - <http://www.incharge.org/>
  - 1-800-565-8953
- Myvesta (Get Out of Debt Guy)
  - [Getoutofdebt.org](http://Getoutofdebt.org)
  - 1-800-680-DEBT (3328)

Some other options you could research that may offer free or low-cost credit counseling and information are:

- Credit unions
- Cooperative Extension offices
- Military family service centers
- Religious organizations (such as your church or Catholic Charities, etc.)
- Local nonprofits (such as Mid City Redevelopment Alliance 225-346-1000)

## Questions to Ask When Choosing a Debt/Credit Counselor

- **What services do you offer?** Look for an organization that offers budget counseling and money management classes as well as a debt-management plan.
- **Do you offer free information?** Avoid organizations that charge for information or make you provide a lot of details about your problem first.
- **What are your fees? Are there set-up and/or monthly fees?** A typical set-up fee is \$10. If you're paying a lot more, you could be the one getting set up.
- **How will the debt management plan work?** What debts can be included in the plan and will you get regular reports on your accounts?
- **Ask whether the counselor can get creditors to lower or eliminate interest and fees.** If the answer is yes, contact your creditors to verify this.
- **Ask what happens if you can't afford to pay.** If an organization won't help you because you can't afford to pay, go somewhere else for help.
- **Will your counselor help you avoid future problems?** Getting a plan for avoiding future debt is as important as solving the immediate debt problem.
- **Ask for a contract.** All verbal promises should be in writing before you pay any money.
- **Are your counselors accredited or certified?** Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling or the Association of Independent Consumer Credit Counseling Agencies.

Check with your local consumer protection agency and the [Better Business Bureau](#) to see if any complaints have been filed about the counseling service you're considering.

If you have concerns about approved credit counseling agencies or credit counseling providers, please contact the [U.S. Trustee Program](#) .

**You can pull your credit report for FREE (Really no credit card info or anything needed) at**

[www.annualcreditreport.com](http://www.annualcreditreport.com)