

Founded in 1974, credit.org is a nonprofit 501(c)(3) organization offering housing counseling, credit counseling, nonprofit debt consolidation, student loan counseling, and bankruptcy counseling services. We are accredited by the Council on Accreditation, signifying the highest standards for agency governance, fiscal integrity, counselor certification and service delivery policies. Our services include:

Credit and Debt Counseling – Our certified consumer credit counselors will discuss your financial situation with you, help you understand what may cause financial stress, create a personalized budget and an action plan and give you options to manage your finances more effectively. Credit coaching educates the consumer about how to repay their debt and better manage their personal finances. This one-on-one counseling is customized to your unique situation.

Debt Management Plans – Debt repayment through our Debt Management Plan. If you choose this option, we can work with your creditors to reduce costs and repay debt through one monthly payment.

Credit Report Review and Credit Recovery – Our certified consumer credit counselor will review your credit report with you, line-by-line. At the end of the coaching session you will have an action plan with concrete steps to help you achieve your financial and credit goals.

Bankruptcy Counseling and Debtor Education – We provide budget and credit counseling (and a certificate of completion as mandated by the bankruptcy reform law) for those who consider filing for bankruptcy. We provide financial education and instruction (and a certificate of completion as mandated by the bankruptcy reform law) for those completing their bankruptcy discharge.

Housing Counseling – We are approved by the U.S. Department of Housing and Urban Development (HUD) as an intermediary housing counseling organization, and in that capacity our certified housing counselors provide foreclosure prevention and home preservation counseling, rental and rental default counseling (avoiding eviction), reverse mortgage, pre-purchase counseling, and first-time homebuyer education.

Student Loan Counseling - We help individuals with student loan debt find the right repayment solution. Our counselors will evaluate each person's situation, and will walk them through the process step-by-step.

Financial Education Programs – We offer seminars, workshops, and educational materials on topics such as budgeting, money management, identity theft, and understanding credit. Materials for many of our workshops are available by contacting our education department or as downloads from our website, <https://credit.org/courses/>.

Counseling available by phone or in person (by appointment)

(800) 449-9818

Monday - Friday 7AM - 5PM (Pacific)

Headquarters: 1450 Iowa Avenue, Ste 200, Riverside, CA 92507

website: www.credit.org **email:** education@credit.org

Although the majority of our services are free, some counseling requires a nominal fee however such fees may be reduced or waived depending on hardship.

