



For Immediate Release

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Workshop Aims to Teach Financial Awareness to Cambridge Community

Local Credit Counseling Organization Reaches Out To Community

Newton, MA - March 5, 2004—American Consumer Credit Counseling (ACCC) today announced that their next Financial Education Workshop series will be held at **Career Source in Cambridge on March 12th**. The workshops, hosted by Amy Hostetter, Senior Credit Counselor for ACCC, are designed for consumers who want to develop a better understanding of personal finance.

“Getting control of your finances—regardless of your personal debt level—is within reach” said Steven Trumble, president of American Consumer Credit Counseling (ACCC) “Our workshops take you through the process of consumer education step-by-step,” Trumble added.

The Cambridge workshop will focus on budgeting, credit reports, FICO scores and recognizing the danger signs of financial problems. Hostetter will focus the workshop on the following areas:

- Creating a Budget – Understanding the flow of money into and out of your household will allow you to have effective financial plans and realistic goals.
- Credit Reports – Information about your mortgage, car loan, credit cards, student loan as well as other financial details can be found on your credit report. The information contained on this individual record is often crucial to your financial prospects.
- Understanding your FICO score – Banks and other lenders refer to your FICO score to decide how much money to loan you and at what interest rate. A low FICO score can be problematic and probably expensive when applying for a loan.
- Following the Warning Signs of Financial Problems – Some people worry about nothing, others bury their head in the sand; learn to recognize the danger signs of financial difficulty and how to resolve problems before they get out of hand.



March 12, 2004

To attend either the one-on-one counseling session or the budgeting workshop, contact Career Source to schedule your appointment and reference American Consumer Credit Counseling.

Career Source (www.yourcareersource.com)
185 Alewife Brook Parkway
Cambridge, MA 02138
888-454-9675

American Consumer Credit Counseling (ACCC) is a national non-profit (501)(c3) organization specializing in professional education and credit counseling services. ACCC provides individuals with practical solutions for solving financial problems and recognizes that consumers' financial difficulties are often not the result of poor spending habits but more frequently from extenuating circumstances beyond their control. ACCC strives to empower consumers to regain control of the quality of their lives through education and money management. ACCC's experience has led to success in serving thousands of consumers who are debt-free or on the road to financial independence. Educational services include a comprehensive SmartMoneySchool program which includes information on how to make informed financial decisions, budgeting and spending plan programs, identity theft and student debt. For more information please visit www.consumercredit.com.

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