

For Immediate Release

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Choosing Your Credit Counseling Agency Wisely *Knowing What to Look for and the Right Questions to Ask*

Newton, MA – April 7, 2004--- American Consumer Credit Counseling (ACCC) today announced a series of guidelines designed to help consumers better select a credit counseling agency for their debt management needs, as consumer debt continues to climb to record numbers.

“Given the headlines of late concerning *some* credit counseling agencies it is particularly important that folks be informed consumers before they sign on the dotted line,” said Steve Trumble, CEO of American Consumer Credit Counseling. “Like any industry—there are good guys and bad guys—and as a consumer you have a right to know how much of your money is being used to pay down debt,” Trumble explained.

ACCC, which has one of the lowest fees in the industry, believes that consumer education is the first indicator that a credit-counseling agency is committed to long-term debt management and financial independence. Other questions you should ask a prospective credit counselor include:

- What are your enrollment fees? What is that money used for?
- Are there any additional fees for signing on with your agency?
- Does the organization offer free educational programs and information?
- Consider checking with the Better Business Bureau for any consumer complaints made against the agency and verify if the group is licensed to do business in your state.
- Avoid agencies that don't provide adequate counseling. If they are not willing to spend time with you, keep searching.



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 lead 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