

**Mission**

ACCC strives to empower consumers to regain control over the quality of their lives through financial education, counseling, and debt management.

**Vision**

ACCC strives to develop a greater community of financially responsible individuals and families that will thrive for generations to come. Through collaboration with community partners and financial institutions, ACCC is dedicated to providing unsurpassed financial education and services to those who need it most.

**History**

Founded in 1991, American Consumer Credit Counseling (ACCC) is a non-profit 501(c)(3) organization offering confidential credit management education and counseling to consumers nationwide. As one of the nation's leading providers of education and credit counseling, ACCC is ISO 9001:2000 certified and a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), both requiring that stringent operational guidelines be met. Annual independent audits are required to maintain our certification. Our Quality Policy mandates that we strive for continuous improvement in all aspects of our business.

**Services**

Education is the key ingredient to successfully regaining control of one's personal finances. Each year, ACCC works with thousands of consumers to identify their specific needs, so that we can tailor our services to meet those needs. We offer confidential counseling sessions, covering issues such as budgeting and the proper use of credit, as well as evaluating possible next steps, including education on self-help steps, social service referrals or enrolling in a debt management program. ACCC is a comprehensive education source for consumers who want to improve their overall financial literacy. From our website resources to our community workshops, ACCC is dedicated to educating consumers and giving them the tools they need to succeed.

ACCC's counseling activities are individually designed to provide consumers with a unique solution for their financial situation. Professionally trained and independently certified counselors evaluate a consumer's financial situation, assist in creating a budget and spending plan, and recommend the best course of action for the consumer.

ACCC receives many thousands of inquiries each year from consumers in financial distress. Most such consumers lack the appropriate knowledge and awareness of key debt and credit issues and terms, making it difficult for them to properly manage their finances and secure a debt-free future. We strive to provide this education to each consumer who contacts us.



**Steven R. Trumble**  
President and Chief Executive Officer

Steven R. Trumble is the President and Chief Executive Officer of American Consumer Credit Counseling (ACCC).

As President and Chief Executive Officer, Mr. Trumble provides ACCC's strategic direction including the development and implementation of plans, policies, and objectives. Mr. Trumble also budgets for ACCC's growth and operation, while ensuring that the highest standards of consumer education and credit counseling are achieved.

Mr. Trumble's vision began more than 18 years ago in a small location in downtown Waltham where he counseled individuals on a one on one basis. Mr. Trumble counseled individuals on their personal financial difficulties and assisted them in finding the best plan of action for getting out of debt. His perseverance and desire to help people regain control of their lives led ACCC to help thousands of consumers across the U.S. today. Mr. Trumble believes that everyone deserves a second chance and has contributed much of his time to helping educate consumers about financial management.

Mr. Trumble is dedicated to educating consumers about financial literacy and contributes a great deal of time working with local community organizations and schools.

Mr. Trumble serves as a voting member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA).



**Donna Conley**

Vice President and Manager of Disbursements

Donna Conley is the Vice President and Disbursement Manager and has been with ACCC since 1993. As Vice President, Ms. Conley assists the Chief Executive Officer with the day to day operations and assists with the strategic planning and growth of the organization. Ms. Conley also plays an instrumental role in management development and corporate direction.

As Disbursement Manager, Ms. Conley is responsible for making sure all funds are received and disbursed appropriately and that payments are made to creditors in a timely manner. She has also been highly involved in improving and updating the process of disbursing client funds multiple times per month, as well as coordinating any reporting improvements to better meet accuracy standards.

Ms. Conley holds a Credit Counseling Certification through the Association for Financial Counseling and Planning Education and the National Institute for Financial Education. For more than fifteen years, Ms. Conley has served as Clerk on ACCC's Board of Directors assisting with meetings, documentation, and reporting.

Prior to joining ACCC, Ms. Conley worked for John Hancock Mutual Life Insurance Company as a Sales Analyst for more than eight years. Ms. Conley also has extensive work experience in accounting and tax-related issues.



**Jessica von Goeler**  
Community Education Supervisor

Jessica von Goeler is the Community Education Supervisor at ACCC. Ms. von Goeler promotes financial literacy programs in communities across Eastern Massachusetts through community workshops and outreach efforts.

Since joining ACCC in 2004, she has regularly participated in financial literacy initiatives with organizations such as the Salvation Army Cambridge Corp. Ms. von Goeler serves on the board of directors of Rotary Club of Arlington, is currently the 2008/2009 Rotary Club President, and is an active member of the Boston New Alliance Task Force, where she addresses financial needs of emerging markets.

Ms. von Goeler has over 12 years experience in non-profit management, fund-raising, and advocacy. She holds a Master of Business from Worcester Polytechnic Institute and a Bachelor of Science from Massachusetts Maritime Academy.

## COMMUNITY OUTREACH FACT SHEET

ACCC's community outreach team builds lasting partnerships in order to provide free financial workshops and community events to consumers in the Greater Boston Area. ACCC provides the following programs to consumers and community partners in order to promote financial literacy:

### **Budget & Credit Workshops**

The budgeting workshop teaches consumers how to create a budget and a step by step plan to meet expenses in a given time period. The credit workshop covers the real cost of credit and common credit card practices that every consumer should know.

### **Money Smart**

American Consumer Credit Counseling presents the Federal Deposit Insurance Corporation (FDIC) Money Smart training program to help adults enhance their money skills and create positive banking relationships. The Money Smart curriculum helps build financial knowledge, develop financial confidence, and use banking services effectively. Customized Money Smart seminars are available to community groups, non-profits, financial institutions, businesses, and schools in the Greater Boston Area.

### **Credit Unmasked High School**

Credit Unmasked is designed for juniors and seniors in high school. The workshop explores the responsible use of credit. Topics include understanding credit and how credit affects the future. Students also participate in a real case study on the true cost of a prom and are engaged in discussions on choosing and using credit.

### **NEFE High School Financial Planning Program**

ACCC offers the award winning National Endowment for Financial Education High School Financial Planning Program. ACCC provides this curriculum to teach money management basics, such as banking, credit, insurance, and taxes to young people while they are still developing habits and attitudes about finances.

### **Operation Hope's Banking on Our Future**

ACCC works locally with Operation Hope in delivering a nationwide economic literacy program for youth. Classroom time is spent with 6-8th graders learning the basic concepts of budgeting, checking and savings accounts, credit, and investments through multiple one hour interactive classroom sessions.

### **Savings, Spending and Sharing**

ACCC's Spending, Saving, and Sharing program is for children ages 4-6. This 30 minute program includes reading of a Bernstein Bears book, and a plus-age coloring activity. Pre-schoolers enjoy, the Bernstein Bears and learn the value of responsible spending, saving, and sharing. In an activity-based learning lesson, children recount the lessons learned through the story.

### **Homeowner Budgeting Program**

In the successful homeownership workshop consumers will learn more about managing money and credit; affording their mortgage; saving at home; understanding predatory lending; and avoiding foreclosure. Participants will reduce their stress and reach financial goals through making better financial decisions and managing credit as homeowners. Different types of loan options will be discussed along with tips to afford the mortgage and protection from predatory mortgages.

### **Understanding Credit Reports**

ACCC provides to groups of 6 or more adults working to understand their credit report and manage credit. Taught by a certified credit counselor, this course reviews the different sections of the credit report helping participants understand their individual reports. During the workshop, suggestions are offered for managing typical credit issues, such as mistakes on credit reports.

## FINANCIAL RESOURCE CENTER FACT SHEET

ACCC provides full service consumer financial education to individuals nationwide through our online Financial Resource section of [www.consumercredit.com](http://www.consumercredit.com). The resource center is designed to help guide consumers in all aspects of personal money management and help them improve their financial literacy. The following information is available, free-of-charge, and can be found within ACCC's website in electronic format:

**FDIC Money Smart Online** – FDIC Money Smart Online is an online, interactive, self-paced learning program. Money Smart is an award-winning training program to help individuals outside the financial mainstream to enhance their money skills and create positive banking relationships. The Money Smart curriculum helps individuals build financial knowledge, develop financial confidence, and use banking services effectively.

**Web Seminars and Podcasts** – ACCC offers online, prerecorded presentations that are formatted for video and audio presentation. ACCC's web seminars and podcasts are designed to educate individuals in a virtual, one-on-one environment with a credit counselor. Viewers may watch and listen online and/or download the web seminar or podcast to watch at a later date. Topics include budgeting, credit and credit reports, identity theft, and many others.

**Calculators** – Various calculators are available online that will help provide current assessments of financial situations.

**Tip of the Week** – Each week a new financial educational tip is offered on the website.

**Budgeting** – The Budgeting section is provided to help consumers create and manage their budget as their financial situation changes over time. It includes worksheets, tips, and other helpful and educational materials available to download.

**Debt-to-Income Worksheet** – The Debt-to-Income Worksheet is provided to help consumers calculate their debt-to-income ratio. This can be downloaded in the calculator section of the website.

**Financial Fitness Center for Kids** – The unique Financial Fitness Center for Kids web page provides interactive games, puzzles, and educational activities that encourage parents and their children to learn the basics of money management at an early age.

**Credit** – The website includes resource links to articles on various credit-related issues including credit improvement, credit education and collection laws, mortgage and home equity credit, privacy and protection, auto financing, and credit and loans.

**Money Management Memos** – The Money Management Memos focus on basic financial planning concepts and provide consumers with important information that affects their everyday lives. The memos include such topics as budgeting and money saving tips, divorce and credit, retirement, disaster proof finances, affording a mortgage, and how to set and achieve financial goals.

**Book Depot** – The website includes a resource link to books on personal finance, college planning, retirement, and debt management.

**List of Helpful Resources** – There is a list of resources for social service and assistance programs to help consumers with their underlying problems that may be the cause of a consequence of their current financial troubles.

**Budgeting Basics Survival Pack** – The Budgeting Basics Survival Pack is a downloadable package that includes tools to help consumers learn how to successfully manage their money and plan for their financial future. Included in the Survival Pack: Setting Financial Goals Worksheet; Debt-to-Income Ratio Worksheet; Organizing Records Checklist; three financial articles including *How-To Guide to Goal Setting*, *Are You a Casual Consumer?*, *Know Your Financial Comfort Level*; and *Understanding Credit Reports Handout*.

**National Education Program** – The NEP is focused nationally on organizations that are looking for resources that can be used to facilitate an educational workshop. ACCC has packaged our most popular workshops, Budget and Credit, Identity Theft and Financial Fitness for Kids. The National Education Program is ideal for a wide variety of organizations which teach or interact with groups of individuals in need of money management training or that organize community workshop events.

## WHAT CLIENTS ARE SAYING

“I would like to say thank you to ACCC for their help in resolving our financial difficulties. My wife and I have worked diligently over the last 18 months to help get our financial house in order and it gives me great pleasure to make this final payment. Your organization’s mission is very important in this day and time and we pledged to manage our finances so we may never need your services again.”

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“Everyone at ACCC communicates very well up front as to what the client can expect. You provide excellent budgeting education. I spent years trying to work with the credit card companies to dig out of the hole we were in, with no success. Your assistance has helped us tremendously. My husband now sees the light at the end of the tunnel and is fully on board with our budget. Thank you for your assistance!”

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“I want to take this opportunity to offer my extreme gratitude to you and your colleagues at ACCC. Without the help of your organization I would have been left with no alternative five years ago but to declare bankruptcy, a choice with life-altering ramifications. This journey has been so difficult. I will not try to sugar coat that reality. Now that it is done, I can look back in wisdom and accomplishment, but most of all in gratitude for what your organization enabled me to do; meet my obligations while being able to sustain a life as a single parent. I will never be able to express what it felt like to have help when I needed it so very desperately. On those days when the work you do seems only burdened with difficulties, please remember that what you do matters so much, and truly changes lives in profound ways. My best to you and everyone in your organization.”

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“I would like to take this opportunity to thank each and everyone associated with ACCC. Without your caring help my wife and I would still be in debt. It feels like the world has been lifted from my shoulders. My wife and I can feel what it is like to have some extra spending money. YOU GUYS ARE GREAT!”

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“My husband and I want to express our deepest appreciation and thanks. Many families like us, were victims of 9/11. We became unemployed, and our budget got out of control. You reduced my interest rates, and we got our bills on a regular schedule. As a result, we finally succeeded in refinancing our mortgage at a lower interest rate. We are very satisfied with your program and cannot thank you enough for helping us get our credit situation under control.”

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“I have been extremely pleased with American Consumer Credit Counseling’s service. I am fortunately in a position to completely pay off my credit card debt and have already successfully done so. Thank you for your help over these past few years. Your services have allowed me to keep my credit standing in excellent condition.”

*The testimonials provided herein are unsolicited comments from clients, based upon their individual needs, concerns and circumstances. These comments are provided for informational purposes only and should not be construed as a guarantee of similar results or experiences, as each individual's circumstances will vary. Client comments are included for informational purposes only.*