



2025

Annual Report

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CreditU.org

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Board of Directors

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Joseph Stasio

Mary Papazian

ACCC Credentials

- Nonprofit 501 (c) (3) organization providing consumer education and credit counseling services nationwide
- Member of the National Foundation for Credit Counseling (NFCC)
- Counselors certified by the National Foundation for Credit Counseling
- Accredited Business through the Better Business Bureau (BBB) with an A+ rating
- Boston Globe Top Places to Work for 2022
- Winner of "Best of BBB Award" for 2021, 2022, & 2023
- HUD Approved Housing Counseling Agency
- COA Approved Credit Counseling Agency
- ACCC is licensed, registered, and bonded as required to do business in all 50 states
- Rated the best overall debt management company by Forbes Advisor, 2025
- Rated #1 Credit Counseling Agency by BankRate
- Winner NFCC Brighter Financial Future Award-Client Testimonial Video

Letter from the President

Dear Friends and Supporters,

As we close out 2025, I am proud to reflect on a year of meaningful progress for American Consumer Credit Counseling. This was a year in which our organization not only grew but also strengthened the ways we serve our mission, helping individuals and families regain control of their financial lives with integrity, compassion, and lasting impact.

Over the past several years, ACCC has steadily expanded its reach and capabilities. In 2025, we realized a milestone: the ability to serve more clients efficiently, while maintaining the quality and outcomes that define our counseling programs. In total, ACCC responded to over 60,000 requests for assistance, with more than 25,000 individuals receiving full counseling sessions and structured support through our Debt Management Program (DMP). Growth was supported not by expanding staff alone, but by leveraging technology, improving processes, and maturing organizational systems, all of which enable us to operate more sustainably and effectively.

Expanding Access and Strengthening Impact

The financial challenges facing many households remain significant, from high-interest debt to rising living costs. ACCC responded by ensuring that more people could access structured repayment programs, counseling, and educational resources than

ever before. Our Debt Management Program continued to help clients consolidate unsecured debt into manageable payments, often reducing interest rates and waiving fees, empowering households to achieve financial stability within three to five years. Importantly, we remained focused on serving the right individuals, those ready to take meaningful steps toward long-term financial health.

As part of our commitment to financial literacy, ACCC facilitated 148 community-based workshops in 2025, reaching over 2,100 participants. These sessions covered budgeting, credit management, identity protection, and youth financial literacy, equipping individuals and families with practical tools to make informed financial decisions.

Innovation and Operational Maturity

Strategic investments in technology, including enhancements to our Client Portal and CreditU platform, have allowed routine interactions to shift to self-service, freeing our counselors to focus on higher-value guidance. These tools have strengthened



Letter from the President

efficiency, improved accessibility, and reinforced the human-centered approach that is at the heart of ACCC. Beyond technology, 2025 also marked further maturity across counseling, operations, and governance. We strengthened coordination, reporting, and oversight, ensuring that growth and complexity are managed responsibly. We also expanded federally approved pre-bankruptcy and post-filing debtor education services, and strengthened our HUD-certified housing counseling programs, helping clients stabilize housing, prepare for homeownership, and avoid foreclosure.

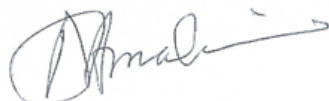
Looking Ahead

As we enter 2026, ACCC is positioned to continue expanding access, deepening impact, and refining our programs for even greater effectiveness. We will focus on broadening our community outreach, leveraging digital tools to reach underserved populations,

and enhancing our education programs to meet evolving consumer needs. Our goal is to help more households navigate financial challenges with confidence, clarity, and sustainable solutions. None of this progress would be possible without our dedicated staff, supportive Board of Directors, and valued partners. Together, we are not only helping people reduce debt, we are restoring stability, rebuilding confidence, and creating pathways toward lasting financial independence.

With gratitude,

Allen Amadin
President & CEO
Americian Consumer Credit Counseling



ACCC History & Vision

Founded in 1991, American Consumer Credit Counseling (ACCC) is a nonprofit 501(c)(3) organization that offers confidential consumer credit counseling services, debt consolidation, debt management, budget counseling, bankruptcy counseling, housing counseling, and financial education to consumers nationwide. ACCC is a leader in the credit counseling industry and has national counseling experience.

ACCC is dedicated to helping people regain control of their finances and plan for a debt-free future. Our professionally trained and certified counselors assist individuals with all of their financial needs and provide a plan of action to address their financial situation.

ACCC is a member of the National Foundation for Credit Counseling (NFCC), is accredited by the Council on Accreditation (COA), and is accredited by the Better Business Bureau with an A+ rating.

Our Vision

A world where everyone is empowered with the knowledge and resources to overcome financial challenges and achieve lasting stability.



Core Values

At ACCC, our work is grounded in a clear set of principles that guide every client interaction, strategic decision, and operational priority. Together, these values form **F.A.C.E.D.** — the standard by which we serve.

F — Financial Empowerment

We do more than resolve immediate debt challenges. We equip individuals and families with the tools, knowledge, and confidence to achieve long-term financial stability and independence. Empowerment means helping clients solve today's problems and preventing tomorrow's.

A — Above All Else, Customer Commitment

Client satisfaction is not a metric; it is a responsibility. We prioritize transparency, responsiveness, and compassion in every interaction, ensuring each individual feels heard, respected, and supported.

C — Collaboration & Teamwork

We believe the strongest outcomes are achieved together. Whether partnering internally across teams or externally with community organizations and creditors, we work collectively to maximize impact for the people we serve.

E — Ethical Stewardship

Integrity defines us. We uphold the highest ethical standards in our interactions with clients, employees, partners, and stakeholders. As a nonprofit organization, we are committed to responsible stewardship of the trust placed in us.

D — Diversity, Equity & Inclusion

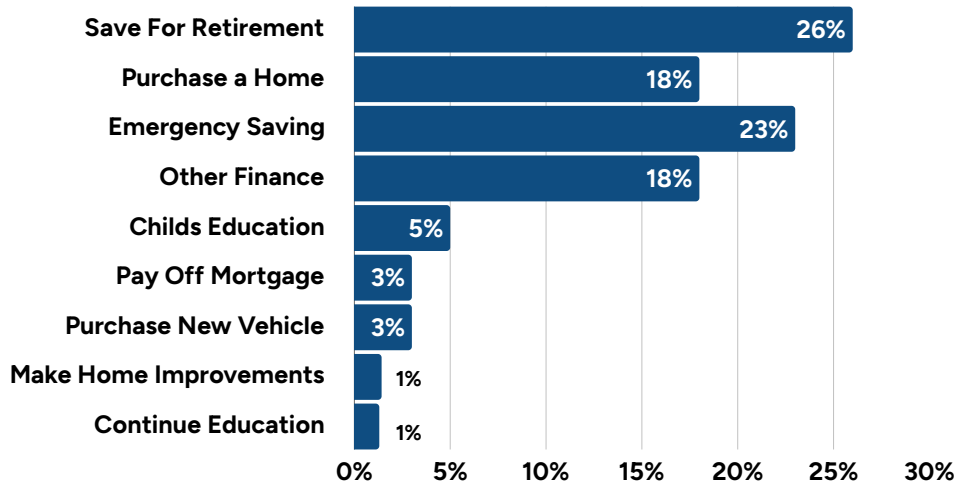
We foster a culture where diverse perspectives are valued, equitable access is prioritized, and every individual is treated with dignity and respect. Inclusion strengthens our organization and enhances the quality of service we provide.

Client Profile

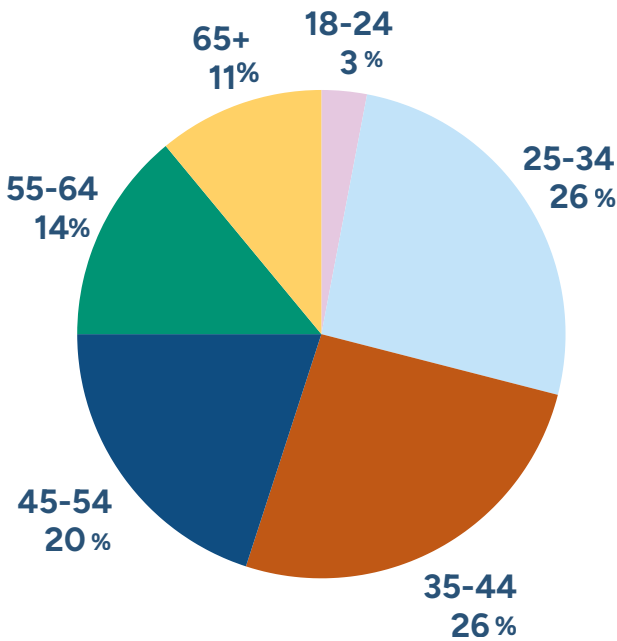
- Average Annual Household Income: \$76,518
- Average Unsecured Debt: \$27,776
- Average Number of Creditors: 5.29
- Average Length of Time in the DMP: 33 Months
- Average Number of People in Household: 2.34
- Average Age: 45



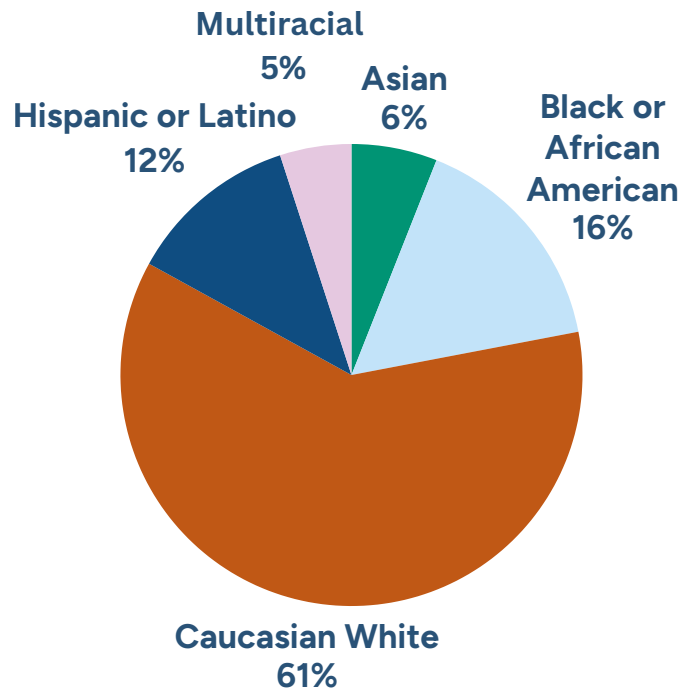
Financial Goals



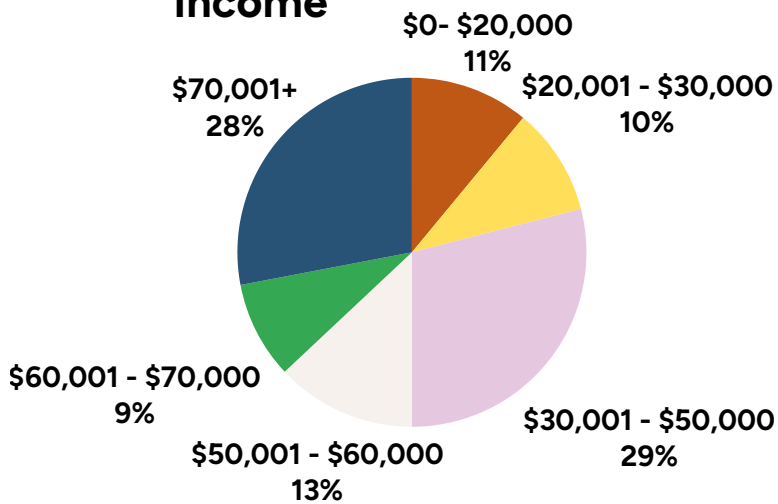
Age



Race



Income



2025 By the Numbers



66,709 people received budget, credit and debt counseling.

Conducted 26,317 counseling sessions.



4,594 people paid off \$82,056,944.18 in debt and completed the DMP.



ACCC disbursed \$248,684,381.64 in debt in 2025.

861 Reverse mortgage counseling sessions.



Answered 55,811 telephone calls.



Taught 79 Financial Literacy workshops to 1280 attendees.

Issued 718 Pre-filing bankruptcy certificates and 191 Post-filing bankruptcy certificates.



52 people became first time homebuyer ready.

2025 Financials



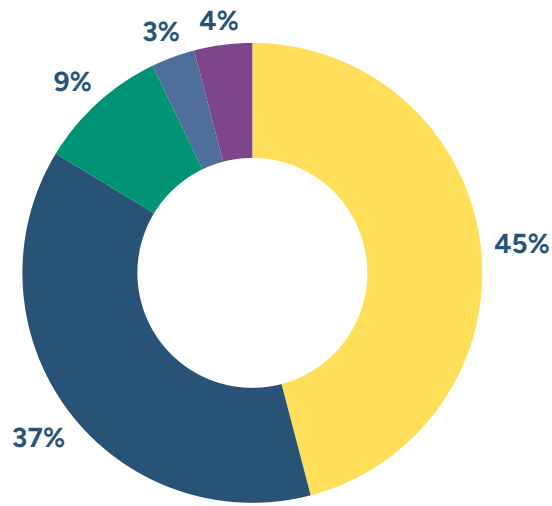
ACCC has assisted me in taking back control of my life and finances. I am on the right track to becoming debt free and I have ACCC to thank for their amazing program. Thanks to Christian that assisted me to today. He was kind and took care of the issue within minutes. He encouraged me to keep up the hard work and that is appreciated.

Susan H
Alabama



ACCC has a wonderfully, simple program and my representative, Richard, made the process clear while being understanding and sympathetic. Finances can be embarrassing to discuss, but he was extremely professional and supportive. If anyone is struggling with their credit cards, they should call ACCC.

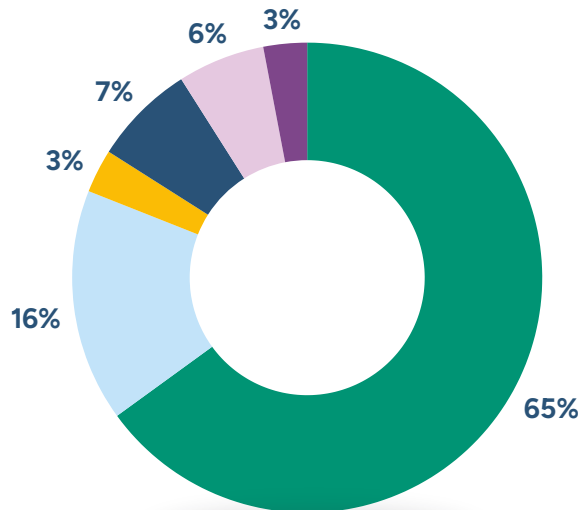
Greg T
North Carolina



Revenue Breakdown

Total Revenue:
\$23,808,933

- Fair Share
- Grants
- Enrollment Fees
- Maintenance Fees
- Investment Income



Expenses Breakdown

- Personnel
- Marketing, IT, Travel
- Operating
- Depreciation
- Dues & Other Fees
- Occupancy

Community Partners

ACCC works with over 104 community partners in New England and around the country. We provide workshops and financial education materials at no cost to consumers.

- Bedford Veteran Affairs (VA)
- Brockton Veteran Affairs (VA)
- Community Teamworks
- DC Department of Insurance, Securities and Banking (DISB)
- DeKalb School District
- Equity Entrepreneurs
- Gloucester Housing Authority
- Henry Ford College
- Jewish Vocational Service (JVS)-Boston
- Leumas Group
- Mass Hire Boston/ Metro West
- Manchester Veteran Association (VA)
- Mass Hire Boston/ Metro West
- Milford Bank
- Needham Housing Authority
- NeighborWorks Housing Solutions
- Rollstone Bank
- Illumination Foundation
- Saheli Boston
- SCORE-Small Business Association
- US Black Chambers



Quality Objectives/PQI (Average)

- 86% of counseled clients were given a balanced budget that they could adhere to. A 6% increase from 2024.
- 93% of surveyed clients felt confident in their ability to adhere to the budget that was created with their counselor.
- 50% of the clients who left the DMP paid off 2/3 or more of their debt while working with ACCC.
- 50% of surveyed clients were able to build an emergency fund while working with ACCC.
- 85% of surveyed clients reported seeing an increase in their credit score while working with ACCC.





Google Reviews

ACCC has over 49,880 5-Star Google reviews.



“If you're nervous, scared, embarrassed, and have no idea how to move forward (like I was), please call them. I spoke with Richard, who not only was incredibly informed about the process and answered all my questions in a clear, understandable way, he was also wonderfully empathetic. He listened to my stories, and shared a few encouraging ones of his own. I now have a plan to get out of debt in 5 years max, when I thought I'd be drowning in it for the next 30 years of my life. Thank you, Richard, for all of your help and kindness, and for the philosophy book recommendation!”

Whitney S



“My ACCC counselor (Celina) just spent almost a hour with me sorting out some complicated issues. She was incredibly competent and professional and friendly - and she did everything with a wonderful sense of humor. It's never pleasant to admit that you must enter into such a program, but it has been managed beautifully and most importantly when I call their number I reach Celina - she is the best! ACCC are you listening? This woman is perhaps your most valued employee. Give her a big raise and promote her! Thank you so much!”

Susan H



Better Business Bureau Reviews

ACCC has 1,692 BBB Reviews with a 4.98 A+ rating.



“I can't say enough good things about [my Credit Counselor]. He was so helpful & so kind. 5 stars isn't enough to describe how great he was. Thank you so much [ACCC Credit Counselor]!”

Emma S



“Very helpful and knowledgeable. I couldn't get my finances under control without them!”

Cynthia M



Facebook Reviews

ACCC has a total of 523 Facebook reviews with a 98% approval rating.



“I used them some years ago, and David explained everything and stayed with me to make sure that I understood everything before we ended the call. He was a pleasure to work with!”

Virginia T



“What a great service. Melissa was helpful, kind, and nonjudgmental about my financial situation. She knows when to be sensitive about something and when to find humor in something. Thanks ACCC”

Angela B

Creditor Contributions

ACCC works with hundreds of banks nationally. Below are some of the banks we work with.

- First National Bank
- American Express
- Bank of America
- Capital One
- Chase
- Citibank
- Comenity Bank
- Synchrony Bank
- US Bank
- Wells Fargo



Statement of Thanks

ACCC extends its sincere gratitude for the support offered by all of our contributors and the local community organizations that allow ACCC to fulfill its mission and vision are to empower consumers and build a stronger community of financially responsible individuals and families who will thrive for years to come.

ACCC also thanks its board members, who volunteer their time throughout the year and offer their expertise and wisdom to help us achieve our goals, making ACCC the premier credit counseling organization in the industry.

