

CREDIT.ORG SERVICES DESIGNED TO HELP YOU PROSPER

Founded in 1974, Credit.org is a nonprofit 501(c)(3) organization providing credit counseling, debt relief, housing counseling, student loan counseling, and bankruptcy counseling. Accredited by the Council on Accreditation, we uphold the highest standards for governance, fiscal integrity, counselor certification, and service delivery policy. **Our services include:**

Credit and Debt Counseling

Our certified consumer credit counselors will review your financial situation, help you understand factors affecting your credit and debt, and provide tailored solutions to regain control of your finances. Whether you're struggling with high-interest debt, missed payments, or credit challenges, we'll create a personalized action plan to help you reduce debt, improve your credit health, and achieve long-term financial stability.

Debt Management Programs

Our debt management program offers a structured path to paying off your debt more efficiently. We work directly with your creditors to reduce interest rates and fees, helping you consolidate multiple payments into one manageable monthly payment. With this solution, you can take control of your finances, eliminate the stress of multiple due dates, and put an end to collection calls while working toward a debt-free future.

Credit Report Review

Our certified consumer credit counselors will conduct a detailed, line-by-line review of your credit report, helping you understand the factors impacting your credit and overall financial health. By the end of your counseling session, you'll receive a personalized action plan with clear, actionable steps to improve your credit, reduce debt, and achieve your financial goals.

Bankruptcy Counseling

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. Our certified housing counselors provide guidance on foreclosure prevention, sustainable homeownership, rental counseling, rental default counseling (to help avoid eviction), reverse mortgages, pre-purchase counseling, and first-time homebuyer education. Whether you're looking to secure stable housing, navigate financial challenges, or plan for the future, we're here to help.

Student Loan Counseling

Navigating student loan repayment can be complex, but you don't have to do it alone. Our certified student loan counselors are here to help you explore your options and find a repayment plan that aligns with your financial goals. We'll provide a comprehensive evaluation of your loans, income, and expenses to identify solutions that may include income-driven repayment plans, consolidation, or potential forgiveness programs. Our goal is to empower you with the knowledge and tools needed to manage your student debt effectively and achieve long-term financial wellness.

Financial Education Programs

We offer seminars, workshops and educational material on topics such as budgeting, money management, identity theft, and understanding credit. Materials for our workshops are available by contacting our education department or as downloads from our website.

<https://link.credit.org/financial-education-courses>



Scan QR code to get started

**Set yourself up for success!
Call Us, We Can Help**



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