



FOR MORE INFORMATION:  
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**1-800-REPAY-DEBT | [www.RepayDebt.org](http://www.RepayDebt.org)**

## FACT SHEET

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### **CREDIT COUNSELORS:** *Offering Real Solutions for Real People*

- MISSION:** Credit Counselors is a nonprofit consumer credit counseling agency dedicated to helping clients improve their quality of life, by giving them the superior service and tools they need to achieve financial security now and in the future. As an educational organization, Credit Counselors assists clients of all ages in identifying the source of financial concerns, and then helps them to make appropriate financial choices. The agency also serves as an advocate in resolving consumer debt problems.
- FOUNDED:** 1980
- HEADQUARTERS:** 4660 South Laburnum Ave., Richmond VA, 23231
- WEB ADDRESS:** [www.RepayDebt.org](http://www.RepayDebt.org)
- HOTLINE:** 1-800-REPAY-DEBT
- SERVICES:** Free and confidential consultations concerning money management and personal budget planning are available in person, by phone, or online. Credit Counselors negotiates with creditors to lower payments, reduce interest rates and waive fees to help clients reestablish their credit rating, through the Debt Management Program.
- RESULTS:** In the last 23 years, Credit Counselors has helped more than 330,000 clients reduce their debt and gain control of their financial future.
- BRANCH LOCATIONS:** Credit Counselors currently serves 26 locations in Virginia, Maryland, North Carolina and South Carolina. Internet and phone counseling are available in 48 states and the District of Columbia.
- ACCREDITATION:** ~A member of the National Foundation for Credit Counseling (NFCC), the most established and trusted credit counseling trade organization  
~Accredited by the Council on Accreditation (COA)  
~A member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA)
- FUNDING:** Credit Counselors is designed to work with consumers to repay the debts owed to creditors. In return, creditors often provide donations to Credit Counselors, as well as other credit counseling agencies. The remainder of operating expenses are paid for by contributions and/or fees from individual clients.