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## FACT SHEET

# RepayDebt.org: PROVIDING FINANCIAL SOLUTIONS

The Credit Counselors' Web site includes the following solutions to help consumers find the answers they need to achieve financial security:

- ❖ **Money-Saving Tips:** Regaining financial stability through personal budget planning
- ❖ **Debt-to-Income Ratio Calculator:** Helping consumers determine if they are at financial risk
- ❖ **Monthly Budget Calculator:** Find out if monthly earnings actually cover expenses
- ❖ **Credit Card Tips:** Helping consumers protect themselves so they save more
- ❖ **Credit Counseling Resources:** Link to other organizations helping consumers achieve financial stability
- ❖ **Online Enrollment:** Counseling available online for those who prefer to use the Internet
- ❖ **Credit Reports:** Access credit reports to protect against identity theft and credit fraud

The screenshot shows the Credit Counselors website homepage. At the top left is the logo. A navigation bar includes: Our Services, Our Partners, Get Started Now, Financial Tools, Mortgage Help, Credit Report, About Credit Counselors, Credit Counseling, Contact, and Site Map. The main heading is "It's a New Day..." with the subtext "For people who want to pay their bills but need help." Below this is a congratulatory message and two buttons: "Enroll Online" and "Enroll By Phone". A "Standards of Excellence" section mentions accreditation by the Council on Accreditation and the Association of Independent Consumer Credit Counseling Agencies (AICCA). A "Get Immediate Relief" section features a bar chart comparing monthly creditor payments: \$606 without a program vs. \$367 with a program, resulting in a \$239/month savings. A "Returning User?" section has a login form. A "Consumer Beware!" section is also visible. The footer contains copyright information and various accreditation logos (AICCA, NFCC, BBB, etc.).