

Free Credit Counseling

Take control of your finances with free credit counseling

When your financial situation feels out of control, non-profit credit counseling services can help. Credit counseling is available to any individual who is overwhelmed by debt and looking for options to regain control of their finances. Credit counselors are experts at analyzing your situation, recommending strategies, and helping you make a plan to pay off your debt – usually within 36 to 60 months.

At American Consumer Credit Counseling (ACCC), we offer free credit counseling sessions and low-cost [debt management programs](#) to help consumers manage their debt more effectively. When you're finally ready to put an end to debt and make a plan to reach your financial goals, ACCC credit counselors are ready to help.

5 reasons to look for credit counseling

It can be hard to ask for help, even when your financial situation is difficult. But when you turn to credit counseling to make a change in your financial life, you'll find several significant benefits.


1. You'll get help at no charge and with no strings attached. Most credit counseling agencies offer a free session where you'll meet with a counselor without being obligated to commit to anything.


2. You'll get options. After taking time to understand your situation, credit counseling agencies will show you all the options and resources available to you. While they may offer recommendations for a course of action, the next step is always up to you.

3. You may save money. Depending on the type of debt management program you choose, the credit counseling agency may be able to help reduce your interest rates, finance charges, and fees.

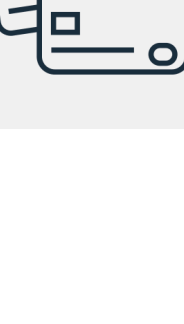
4. You may get more time to pay off your debts. The credit counseling agency may also negotiate with your creditors to lower your interest rates, waive fees, or set up a more manageable payment plan.

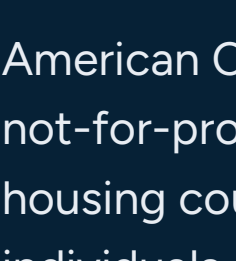
5. You'll learn a lot about managing money. Credit counseling agencies offer free financial tools and educational materials that can help you improve your knowledge of financial matters and develop healthy financial habits that can lead to a debt-free future.
- Manage consent
- ## ACCC: a leader in non-profit credit counseling services
- ACCC has been providing credit counseling, [credit card counseling](#), and debt management services to individuals and families since 1991. Our goal is to offer the education and assistance consumers need to regain control of their finances and make a plan for a debt-free future. A certified [debt counselor](#) from ACCC is an expert in personal finance with a thorough understanding of all the strategies for getting out of debt. Our counselors can also connect you with educational materials and financial tools that can help you learn more about managing money and avoiding debt in the future.
- When you come to ACCC for free credit counseling, we'll start by evaluating your financial situation and reviewing your income, assets, expenses, and debts. We'll identify all the options available to you and talk about the advantages and disadvantages of each. Your credit counselor will present you with a list of personalized options based on your financial goals. We'll help you to decide which strategy for getting out of debt makes the most sense for you.
- After your first free credit counseling session at ACCC, you'll feel the relief of knowing that our team is on your side and ready to help as you pay off your debt. And you'll feel confident knowing you have financial options and that your financial goals are within reach.
- ## Why choose a non-profit credit counseling agency?
- When you're looking for credit counseling, you'll have a choice of non-profit agencies or for-profit debt relief companies. Each has different goals and will recommend different strategies. For-profit agencies earn revenue by charging consumers hefty fees for their services. They tend to recommend strategies like debt consolidation that may require you to take out a new loan, or debt settlement strategies that require you to stop paying your creditors, risking legal action, aggressive collection tactics, and a ruined credit rating.
- In contrast, non-profit credit counseling companies are funded by grants so they can offer their services at no charge or for very small fees. Non-profit agencies recommend strategies that will pay your debt off over time while preserving your credit and helping you develop the habits to avoid debt in the future. Ultimately, a non-profit agency is driven by the desire to help consumers improve their money management skills and take back control of their financial lives.
- ## Why choose credit counseling with ACCC?
- Credit counseling services from ACCC offer you:
- Expertise and experience. Our credit counselors are professionally trained and certified to help you find answers to your financial problems. Our strategies are built on 30 years of experience in the credit counseling industry.
 - Reputable services. ACCC is accredited by the Better Business Bureau with an A+ rating, and we are a member of the National Foundation for Credit Counseling (NFCC).
 - Free credit counseling. Your initial credit counseling session with ACCC is completely free.
 - Low-cost debt management plans. The fees for our debt management services are among the lowest in the country, and we may be able to waive or reduce fees if you're unable to pay them.
 - Convenient assistance. Our team is available to help you six days a week in English and in Spanish. Credit counseling is available over the phone and in-person. We offer an online chat feature where you can get quick answers to your questions.
 - Free educational materials. Your ACCC credit counselor can connect you with a wealth of free educational materials and financial tools that can help you learn about healthy financial habits and how to avoid debt in the future.
- ## FAQs: What is credit counseling?
- ### What is credit counseling?
- Credit counseling is a service that can help consumers to find the best way out of debt. Credit counselors help individuals get a clear picture of their finances and understand their options for paying down their debt. Credit and debt counseling services also offer debt management programs that make it easier for some consumers to stick to a plan and to pay off their debts within a specific timeframe, usually 3 to 5 years. Credit counselors typically also offer free educational materials and financial tools that can help consumers to improve their knowledge of money management and to develop healthy financial habits.
- ### What is non-profit credit counseling?
- In the field of credit counseling and debt relief, there are services offered by both non-profit and for-profit agencies. Non-profit credit counseling agencies are dedicated to providing free or low-cost services that can help consumers to pay off their debt and live debt-free in the future. Non-profit agencies earn their revenue through grants, rather than through fees charged to consumers. In contrast, for-profit debt relief agencies typically charge high fees to their clientele. They also engage in practices that may leave the consumer more deeply in debt, in legal trouble, or with a ruined credit rating.
- See if our Debt Management Program is right for you



START NOW >
- 

Should you consolidate your debt?
FIND OUT NOW >



See how much it really costs to use your credit cards.
FIND OUT NOW >
- ## Say goodbye to the burden of debt
- Struggling to manage your debt and improve your financial health is a thing of the past with the CreditU mobile app, an essential tool for anyone looking to manage their personal finances with ease.
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AMERICAN CONSUMER CREDIT COUNSELING

The Credit Counseling Professionals

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Credit Counseling

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Bankruptcy Counseling

Housing Services

Debt Settlement

Debt Consolidation

ACCC

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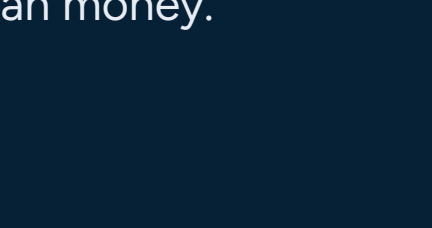




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