



InCharge Debt Solutions Fact Sheet

Founded in 1997, InCharge® Debt Solutions is a leading 501(c)(3) non-profit, community-service organization offering confidential and professional credit counseling, housing counseling, debt management, bankruptcy education and general financial education to individuals seeking options to manage credit card debt and consolidate debt.

- Memberships/Affiliations Member of NFCC (National Foundation for Credit Counseling)
- Accredited by the Council on Accreditation (COA)
- On the Board of Directors of Jump\$Start Coalition for Personal Financial Literacy
- Affiliated with InCharge Education Foundation, Inc. (ICEF) which provides financial literacy training to service members and their families through MilitaryMoney.com
- InCharge Certified Financial Counselors (23 of them) invited to assist in “Making Home Affordable Foreclosure Prevention Workshop” sponsored by the U.S. Department of the Treasury and the U.S. Department of Housing and Urban Development.

Awards/Recognition

- Awarded the “Circle of Excellence” by the National Business Research Institute (NBRI) in 2010, 2009, 2008, recognizing InCharge’s dedication to measuring and improving its customers’ level of satisfaction.
- Selected to “Top 100: Companies for Working Families” (Orlando Sentinel) eight years in a row.
- InCharge Education Foundation (ICEF) selected as “Not-for-Profit Organization of the Year” in 2008.
- “MilitaryMoney.com” Earns Top Ten Status in the Kiplinger.com “Personal Finance Guide for Military Families,” 2009.
- InCharge Debt Solutions has been officially recognized as an adopter of the National Industry Standards for Homeownership Education and Counseling and is a HUD-approved housing counseling agency.
- InCharge Education Foundation wins Excellence in Financial Literacy Education (EIFLE) Award in 2008.

Services

- Budget and Credit Counseling: Professional, certified counselors offer individual advice for developing and balancing budgets, managing money, using credit wisely, and building a savings

plan. InCharge provided over 500,000 confidential budget and debt counseling sessions during the last five years.

- **Debt Management Plans (DMP):** InCharge can customize a DMP for you to provide debt relief that is a sound alternative to bankruptcy. A DMP will consolidate your debt payments into one manageable monthly amount because InCharge will work with your creditors to lower your interest rates – and usually eliminate late fees – so you can pay down your debts in a much shorter period of time at a lower monthly cost than you’re now paying. When you start a DMP with InCharge, the collection calls are reduced and you can get debt relief without another loan or dealing with bankruptcy.
- **Housing Counseling:** InCharge is approved by the US Department of Housing and Urban Development (HUD) to help consumers in the state of Florida with their housing needs. Facing foreclosure? We review your individual situation and provide you with possible short- and long-term solutions. InCharge can also help you with pre-purchase counseling.
- **Bankruptcy Counseling and Education:** InCharge is among a select group of agencies approved by the Executive Office for United States Trustees to issue certificates in compliance with the Bankruptcy Code. Anyone who files for bankruptcy must complete a credit counseling session from an approved provider and receive a Certificate of Counseling before filing. InCharge also provides pre-file debtor education courses to individuals seeking discharge from bankruptcy. InCharge and its affiliates have provided over 750,000 bankruptcy course sessions since 2006.
- **Education:** InCharge provides money-management and housing finance education seminars and workshops. In addition, the InCharge Education Foundation maintains an extensive library of financial education materials and resources covering a wide array of money management topics.