

What is consumer credit counseling?

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If you're struggling with debt, a **consumer credit counselor** may be able to help you. Learn what a consumer credit counselor can do and how you can find one.

What can a credit counselor do?

Don't pay anyone to consolidate or settle your debts. Some companies claim they can help you deal with your debt or repair your credit. They may charge you a lot of money and not deliver on their promises.

A credit counselor can give you a free consultation. The counselor will review your finances and help you understand what options you have for getting out of debt as quickly as possible.

A credit counselor can help you:

- Get rid of late fees and over-limit charges.
- Stop collection calls.
- Lower interest rates no matter what your credit score is.
- Consolidate your bills into one smaller monthly payment.
- Pay off your debt faster.
- Improve your money habits.

How do I find a credit counselor?

The National Foundation for Consumer Counseling has a [list of member agencies](http://www.nfcc.org/) (<http://www.nfcc.org/>), or call 1-800-388-2227.

The U.S. Department of Justice has a [list of government-approved credit counseling agencies](https://www.justice.gov/ust/credit-counseling-debtor-) (<https://www.justice.gov/ust/credit-counseling-debtor->

education-information).

Think carefully before paying for credit counseling or a debt management program. Shop around (<https://consumer.ftc.gov/articles/how-get-out-debt#Credit%20Counseling>). Compare a few services and get a feel for how they operate. The credit counselor should spend at least 20 to 30 minutes with you to get a full picture of your finances. An organization may say it is “nonprofit,” but that doesn’t mean its services are free or affordable.

Should I use a consumer credit counselor?

You might not have to. If your income and personal property are protected from garnishment, you may not need to repay your debts.

Should I file for bankruptcy?

Bankruptcy should be your last resort to deal with your debt. Under federal law, you must get credit counseling from a government-approved organization within 6 months before you file for any bankruptcy relief. A credit counselor may help you find other options.

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