



National Foundation for Credit Counseling

Who We Are

Founded in 1951, the National Foundation for Credit Counseling, Inc.® (NFCC®) promotes the national agenda for financially responsible behavior, and builds capacity for its members to deliver the highest-quality financial education and counseling services. As the nation's largest and longest-serving nonprofit credit counseling organization, the NFCC has played the key role in providing financial counseling and education to consumers for 60 years. With nearly 100 member agencies and 800 offices throughout the country, the NFCC is the national voice for its members, which are nonprofit, mission driven, community-based agencies.

Many NFCC members are known as Consumer Credit Counseling Service ® (CCCS®). A number of agencies operate under other names, but all members can be identified by the NFCC member seal. This seal represents accredited agencies with high standards, ethical practices, certified counselors, and policies and practices which help consumers achieve financial stability.

What We Do

Each year, more than three million people receive counseling and educational services from NFCC Member Agencies. Over one-third of all consumers who come to an NFCC agency for counseling are able to manage their debt on their own after receiving financial education and counseling.

NFCC Member Agencies provide a variety of services, including:

- Budget counseling and education
- Debt management plans
- Counseling referral services
- Financial literacy courses
- Housing counseling
- Bankruptcy counseling and education

Every client of NFCC Member Agencies receives comprehensive money management services based on their individual needs. Members provide free and/or affordable services, which are offered in-person or by phone. Many agencies also offer Web-based services. Housing counseling is also provided by many members for consumers who want to purchase homes and those who have fallen behind on their mortgage payments.

National Accreditation

Each NFCC Member Agency is individually accredited by the Council on Accreditation (COA). COA is an independent, third-party, not-for-profit, accrediting organization that has reviewed more than 1,500 social service programs to ensure compliance with best-practices standards. All NFCC Member Agencies must be re-accredited by COA every four years.

Certified Counselors

The NFCC is highly recognized within the industry and by creditors for its trademarked Counselor Certification Program. All NFCC member counselors must complete the NFCC's comprehensive, quality training program to guarantee their ability to provide quality education and assistance to consumers.

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