



NFCC PRESS RELEASE

For Immediate Release

October 3, 2016

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Baltimore Area Resident Awarded NFCC® Brighter Financial Future Award

The National Foundation for Credit Counseling® (NFCC®) recognizes Martha Souder for overcoming significant debt obstacles.

Washington, D.C. — Overcoming outstanding financial challenges is seen as almost impossible for most. However, the strength, courage, and perseverance demonstrated by Martha Souder has led the National Foundation for Credit Counseling® (NFCC®) to award her with the 2016 Brighter Financial Future Award, at the NFCC Connect Annual Conference in Arlington, VA.

This award is given to those who have shown outstanding commitment to overcoming their financial challenges and hardships to achieve financial stability and solvency for their household.

Martha began her journey in 2012 after she entered NFCC member agency, [Guidewell Financial Solutions](#)’ debt management program. After her 3 ½ year journey through the program, she not only paid off nearly \$50,000 in debt, she also gained a host of new skills that has led her to become a passionate financial literacy advocate.

Guidewell Financial CEO, Helene Raynaud noted, “Knowing that we help people in our community like Martha achieve financial freedom is one of the biggest rewards of our job.”

After 10 years of trying to repay her debts on her own, Martha realized that she would need outside help to cut down the time it took to become debt free. “I knew I had got myself into this pickle, and I knew I needed to dig myself out,” said Martha. “There is no shame in recognizing you have a serious debt problem. The sooner you get help the better your life will be”.

Since her journey, she’s continued to actively promote financial awareness. She recently shared her experiences with local residents at Guidewell Financial’s anniversary Open House. She also has joined the agency’s Board of Directors.

Martha is an inspiration to many people currently struggling with debt. Her example shows how debt management programs offered by nonprofits like Guidewell Financial help people repay what they owe and ultimately gain financial wellbeing.

For answers to your financial concerns, reach out to an NFCC member agency and inquire about the Sharpen Your Financial Focus program which offers three steps to financial freedom. To be automatically connected to the agency closest to you, dial (855) 347-2773, or to learn more about the program online, visit www.SharpenToday.org.

About the NFCC

Founded in 1951, the National Foundation for Credit Counseling® (NFCC®) is the nation's first and largest nonprofit dedicated to improving people's financial well-being. With 600 member offices serving 50 states and Puerto Rico, our NFCC® Certified Credit Counselors are financial advocates, empowering millions of consumers to take charge of their finances through one-on-one financial reviews that address credit card debt, student loans, housing decisions and overall money management. Make one of the best financial decisions of your life. For expert guidance and advice, call (800) 388-2227 or visit www.nfcc.org today.

About Guidewell Financial Solutions

Guidewell Financial Solutions (also known as Consumer Credit Counseling Service of Maryland and Delaware, Inc.) is a nonprofit agency that has served the community 50 years. Its mission is to stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling.