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## Credit Counseling Agencies Gather In North Carolina



### NFCC Hosts 47th Annual Leaders Conference Discussing Financial Issues Impacting the American Consumer

With the unemployment rate remaining stubbornly high, foreclosure still knocking on the door of struggling homeowners, and a less than impressive consumer savings rate, the National Foundation for Credit Counseling held its Annual Leaders Conference in Charlotte, NC October 1 – 3 to address the many pressing issues confronting Americans. “It can be argued that there has never been a more critical time to focus on the economic hardships facing consumers, and develop concrete solutions to help them find financial stability,” said Susan C. Keating, president and CEO of the NFCC.

This year’s conference brought together more than 250 NFCC Member Agency executives and senior staff, credit counselors and educators, creditor partners, national leaders, and stakeholders from around the country. Conference attendees benefited from remarks provided by an impressive list of speakers, as well as presentations, panels, and workshops around best practices in the financial education sector, providing attendees with the tools to better serve consumers. The NFCC wishes to recognize the numerous sponsors and exhibitors for their support of the NFCC mission and our membership. We are especially grateful to Citibank and Experian for sponsoring 80 NFCC Member Agency executives, counselors, and educators to attend the conference.

### SAVE THE DATE!



NATIONAL FOUNDATION FOR CREDIT COUNSELING

LEADERS CONFERENCE

Denver, Colorado  
October 6-9, 2013

# President's Corner

## Why Banks Need To Support Financial Education

*As Millions of Americans Try to Recover from the Recent Financial Crisis Banks Can Help by Partnering with Nonprofit Groups Such as the National Foundation for Credit Counseling*



By Susan C. Keating

As America struggles to emerge from the most difficult financial crisis of our lifetimes, and the financial services industry struggles to repair serious reputational damage and regain consumer trust, the National Foundation for Credit Counseling (NFCC) and its members are uniquely positioned to work with financial services institutions to deliver and direct financial education programs to help the millions of Americans who are vulnerable in the wake of the financial crisis.

The NFCC's 2012 Consumer Financial Literacy Research Survey conducted by Harris Interactive revealed that:

- Nearly half of all Americans today grade themselves C, D, or F in their knowledge of personal finance;
- 56% admit they do not have a budget;
- 39% do not have any non-retirement savings; and
- Most adults have neither reviewed their credit score (55%) nor their credit report (62%).

This year's survey unveiled some disturbing trends, showing that a significant number of Americans are saving less, spending more, and carry credit card debt over from month-to-month, suggesting that the painful financial lessons of the past are quickly being forgotten. The survey results show that the need for an increase in financial education is not only clear, but urgent.

Partnering with the NFCC provides financial services companies with an opportunity to work with a trusted, independent third party. The NFCC has a six decades-long history of working with millions of American consumers. With 88 member agencies, more than 700

offices, and 2,300 professionally certified counselors and educators in all 50 states and Puerto Rico, we are the largest and longest-standing nonprofit financial counseling and education network in the country.

Today more than ever, the NFCC vision to **create a national culture for financial responsibility** clearly aligns with national interests. NFCC Members provide counseling and education programs that are tailored to the local needs of their communities. These programs reach underserved and at-risk consumers and targeted market segments, for example members of the military, seniors, students, and women.

There are many benefits to collaborating with a nationally-recognized, community-based nonprofit organization like the NFCC, including:

- An opportunity to build a more positive brand image as a good corporate citizen, and rebuild customer loyalty;
- Gaining access to an extensive network of financial practitioners and stakeholders;
- Creating a greater sense of integrity and dependability;
- Receiving more favorable media coverage;
- Gaining access to innovative ideas and consumer tools;
- Expanding market share for products or brands by enhancing their social value; and
- Meeting important Community Reinvestment Act (CRA) requirements.

One of the most critical challenges for the banking industry is to re-engage and communicate not only with

*continued on page 9*

# AllClear ID

is a proud sponsor of NFCC  
& Protect Your Identity Week.

## Children may be **35 times** more likely to have their identities stolen than adults\*

With your help, we've now scanned thousands of children,  
for free, to find out if they're victims of identity theft.



AllClear ID knows that children are most at risk for identity theft, so we created a free ChildScan to help parents check their children for identity theft using the right tools.

Join us in spreading the word that everyone needs to scan their kids.  
Learn more at [www.AllClearID.com/child](http://www.AllClearID.com/child)

\*Source: *Child Identity Theft* a research report from AllClear ID, 2012

AllClear ID  
ALERT NETWORK

# NFCC News & Notes

During the NFCC's 2012 Annual Leaders Conference elections were held to fill positions on the NFCC Board of Trustees for the 2012-2013 term.

## NFCC Board of Trustees 2012—2013



**Chair**  
**Catherine A. Allen**  
*Founder, Chairman and CEO  
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**Dr. Brady J. Deaton, PhD**  
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**Vice Chair**  
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**Christopher J. Honenberger**  
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ClearPoint Credit Counseling Solutions*



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*Former General Counsel, US Dept. of  
Housing & Urban Development  
Of Counsel, Dilworth Paxson LLP*



**Tom Jacobson**  
*Executive Director  
Rural Dynamics, Inc.*



**Treasurer**  
**Kevin A. Rhein**  
*Senior Executive Vice President  
Chief Information Officer  
Wells Fargo & Company*



**Susan C. Keating (ex-officio)**  
*President and CEO  
National Foundation for Credit Counseling*



**Susan Aulie (ex-officio)**  
*Senior Director of Financial and  
Employment Services  
Lutheran Social Services of Minnesota*



**James P. Kroening**  
*Director of CCCS and Operations  
FamilyMeans Consumer Credit  
Counseling Service*



**Charles P. Blahous, III**  
*Public Trustee  
US Social Security and  
Medicare Programs*



**Donald A. Leu**  
*President and CEO  
Consumer Credit Counseling Service  
of Nebraska, Inc.*



**Jean Chatzky**  
*Financial Editor  
NBC's Today Show*



**Richard S. Levick, Esq.**  
*President and CEO  
Levick Strategic Communications*



**Robert L. Clarke**  
*Former US Comptroller of the Currency  
Senior Partner, Bracewell & Giuliani*



**Mike Robards**  
*Executive Director  
Credit Counseling of Arkansas, Inc.*

# NFCC News & Notes

During the NFCC's 2012 Annual Leaders Conference elections were held to fill positions on the NFCC Operating Committee for the 2012-2013 term.

## NFCC Operating Committee 2012—2013



**Chair**  
**Susan Aulie**  
*Senior Director of Financial and  
Employment Services  
Lutheran Social Services of Minnesota*



**Patricia Hasson**  
*President  
Clarifi*



**Vice Chair**  
**Paul Atkinson**  
*President & CEO  
Consumer Credit Counseling Service  
of Buffalo, Inc.*



**Susan C. Keating** (ex-officio)  
*President & CEO  
National Foundation for Credit Counseling*



**Secretary**  
**Stephen Piotrowski**  
*President and CEO  
Advantage Credit Counseling Service, Inc.*



**Kenneth King**  
*Executive Director  
Consumer Credit Counseling Service  
of Sheboygan*



**Treasurer**  
**Michele Johnson**  
*President & CEO  
Financial Guidance Center*



**Peter Laroche**  
*President & CEO  
Financial Pathways of the Piedmont*



**Phillip Baldwin**  
*President  
CredAbility*



**Jay Seaton**  
*Executive Vice President  
Appisen*



**W. Patrick Boisclair**  
*Chief Executive Officer  
Consumer Credit Counseling Service  
of Middle Georgia, Inc.*



**Bonnie Spain**  
*CEO  
Consumer Credit Counseling Services of  
the Black Hills/Rushmore Consumer Credit  
Research Center*



**Chris Dugan**  
*President  
CCCS of Greater Dallas, Inc.*



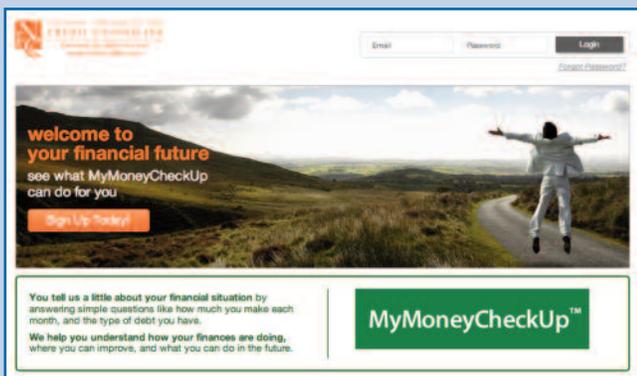
**Jason Tracy**  
*CEO  
CCCS of Rochester, Inc.*



**James Godfrey**  
*President & CEO  
CCCS of Maryland & Delaware*



**John Wills**  
*President  
Consumer Credit Counseling Service  
of the Savannah Area, Inc.*



The NFCC recently launched a new online financial resource tool for consumers, MyMoneyCheckUp™. This free tool, available on the NFCC website, is designed to provide an assessment of a consumer's overall financial health and behavior in four designated areas of personal finance: budgeting and credit management, saving and investing, planning for retirement, and managing home equity. This tool was created to align with the US Treasury's Financial Education Core Competencies, and is an example of a successful collaboration between community-based nonprofit organizations, academic institutions, and the public and private sectors.

The tool provides customized feedback to users, allowing individuals and families to monitor and assess their financial lives, and consequently, adjust their behaviors in order to maximize their economic empowerment. After answering a series of topic-specific questions, a personalized assessment of the individual's overall financial health and associated behaviors is generated. With areas of concern identified, the analysis suggests changes that consumers are encouraged to implement in order to become more financially independent. Individuals can also complete an optional budget to further help them assess their financial health.

**The NFCC is offering the opportunity for all NFCC Members to utilize the MyMoneyCheckUp™ tool for placement on your agency's website, and customize**

## MyMoneyCheckUp™ A Comprehensive Financial Self-Assessment Tool to Help Consumers Evaluate Financial Health and Make Positive Changes

**NOW  
AVAILABLE IN  
SPANISH!**

**the site with your agency's logo, URL, and contact information for free.** If you are not familiar with the MyMoneyCheckUp™ tool and want to learn more, we invite you to take the online quiz yourself at: [www.MyMoneyCheckUp.org](http://www.MyMoneyCheckUp.org). "As far as online financial checkup tools go MyMoneyCheckUp™ is thoroughly detailed, and asks questions pertaining to all age groups. There are 7 sections of requested information that clients fill out to receive a comprehensive review. This review, if the clients' need is great, points them directly to our counseling agency for assistance by offering our website address and phone number. The tool also gives suggestions on a client's budget, and assists the client on their plans for the future," says Seth Luther, assistant director of counseling, Rural Dynamics, Inc.

NFCC Members will have the ability to download and analyze data from the consumers who took the online self-assessment from their customized MyMoneyCheckUp™ website.

The tool will be made available for NFCC Partners to customize, and place on their own websites starting in January 2013.

For more information contact Drew Kessler, vice president of marketing & communications, at 202.677.4347 or [dkessler@nfcc.org](mailto:dkessler@nfcc.org).

# NFCC News & Notes



## NFCC Launches Disaster Relief Fund

The recent devastation on the east coast by “Superstorm Sandy” has prompted the NFCC Operating Committee to ask the NFCC to re-establish the NFCC Disaster Relief Fund (DRF). This fund was originally established for the Hurricane Katrina disaster in 2005. The purpose of the NFCC DRF is to provide monetary assistance to NFCC Member Agency staff and their families who have been directly affected by a disaster, and who have, or who are likely to have, unmet financial needs as determined by their agency CEO. Unmet needs are those not covered by insurance, or met by funding from another source. A number of NFCC Member staff benefitted from the generosity of this fund when it was originally created.

Just as the NFCC did in December 2005 we are declaring this December NFCC Disaster Relief Fund month, and ask that you please give generously during this holiday season. Our goal is to raise at least \$25,000 during the month of December. If every NFCC Member Agency employee were to contribute just \$10 toward this fund, we would achieve our goal. We ask that agencies also please consider some type of agency match to encourage employee participation in this month-long campaign.

All donations placed in the NFCC DRF will be used to provide financial assistance to staff members of agencies affected by disasters. One of our members reports that they have had a number of staff who lost everything, and that staff families very much need our help. Funds will be allocated based on documented requests from each agency CEO based on each family’s need, and will be dispensed until exhausted in the order in which requests are received. Any funds remaining after all NFCC family needs have been met will be held in the account to be used to assist NFCC Member families in the wake of future disasters. Again, 100 percent of all proceeds and all interest accrued on any amount in the NFCC DRF will be allocated to deserving NFCC families.

Donations via credit card can be made online by visiting [www.nfcc.org/DRF](http://www.nfcc.org/DRF). Checks may be sent to the NFCC main office, and should be annotated “NFCC DRF” on the memo line. Please DO NOT make any reference to the Disaster Relief Fund on the outside of your envelope.

Let’s make December a special month for these deserving members of the NFCC family. For more information contact Pam Carter, director of membership & compliance, at 202.677.4318 or [pcarter@nfcc.org](mailto:pcarter@nfcc.org).

## Credit Counseling & Recovery Service Celebrates 10th Anniversary

Credit Counseling and Recovery Service (CCRS) is a nonprofit organization founded in 2002 whose purpose is supporting debtors in financial difficulties. The aim of CCRS is to promote households’ financial and emotional well-being, and therefore to build a financially healthier society.

To celebrate its 10th anniversary CCRS held a symposium at the Korea Federation of Banks on September 25th in Seoul, South Korea. The Korean National Assembly is considering revisions to their bankruptcy laws, and the symposium looked at different bankruptcy models from the US, UK, and Germany. On behalf of the NFCC, Bill Binzel, corporate secretary &

counsel to the board, was asked to provide an overview of the US bankruptcy code, and the role of

counseling and education in the process. Attendees included representatives from the Ministry of Finance, Ministry of Justice, the National Assembly, attorneys, and educators.



Front row: Bill Binzel, third from left, and attendees of CCRS’ symposium.

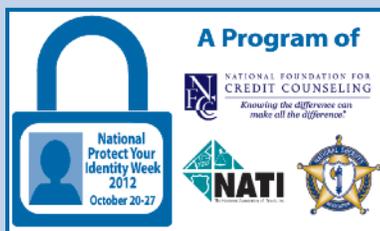
## 2012 Supporting Coalition Members

AFSA Education Foundation  
American Bankers Association Education Foundation  
American Payroll Association  
Consumer Action  
Consumer Data Industry Association  
Consumer Federation of America  
Council of Better Business Bureau  
Credit Union National Association  
Federal Citizen Information Center  
Federal Reserve Board  
Federal Trade Commission  
Foundation for Financial Planning  
FraudAvengers  
Identity Theft Assistance Center  
Identity Theft Resource Center  
Institute of Consumer Financial Education  
Insurance Information Institute  
Jump\$tart Coalition  
Junior Achievement USA  
National Crime Prevention Council  
National Education Association Member Benefits  
Office of the Comptroller of the Currency  
Operation HOPE  
The Financial Services Roundtable  
The Santa Fe Group  
Union Plus  
US Social Security Administration

## Protect Your Identity Week 2012 A Success

The NFCC's fifth annual Protect Your Identity Week (PYIW) was October 20 – 27. Eighty-four events were held across the country, attracting close to 20,000 consumers, and resulting in the shredding of more than 1,650,000 pounds of personal documents. Additionally, 68,000 pounds of electronic devices were recycled, including unused cell phones which will be donated through Verizon's Hopeline to abuse victims.

The co-hosts once again were the National Sheriffs Association, and the National Association of Triads. Having law enforcement as a partner adds authority to the campaign, as the Sheriffs, drawing upon their first-hand knowledge of this crime, served as speakers at ID theft workshops.



The blue-ribbon list of supporting Coalition Members grew to 27 in 2012, with the addition of five new members: Federal Citizen Information Center, Institute of Consumer Financial Information, Insurance Information Institute, Financial Services Roundtable, and Union Plus. The Coalition Members showed strong support of the initiative by publicizing it through their newsletters, magazine articles, press releases, email blasts, and by displaying the PYIW logo on their websites.

PYIW 2012 sponsors were Cintas Document Management and AllClear ID. The Cintas donation of free shredding at PYIW events is estimated to be a \$150,000 in-kind contribution. "For many consumers who have an abundance of paper or boxes to shred, and are hesitant to just throw it away in the trash can we are a valuable resource. We have consumers who we see on an annual basis through the Shred-It Day events. We value the



partnership with Cintas, and NFCC for this great opportunity," said Sahara Garcia, director of education with Consumer Credit Counseling Service of Orange County.

AllClear ID, experts in identity theft protection, was a paid sponsor at the Platinum level. Always eager to find new ways to reach consumers with the important message of ID theft protection, the NFCC added a Twitter Chat to their outreach efforts this year. Guest experts were Yahoo! Finance personal finance coach, Farnoosh Torabi, McAfee Chief Privacy Officer, Michelle Dennedy, and Chief Investigator at AllClear ID, Jamie May.

"The 2012 theme of 'ID Theft Protection on the Go' was a real hit," said Gail Cunningham, NFCC campaign manager. "AllClear ID developed a quiz for consumers to assess their risk of ID theft related to mobile devices. The quiz was hosted on [www.ProtectYourIDNow.org](http://www.ProtectYourIDNow.org) which had more than 64,000 visitors during the campaign, with close to 4,000 consumers taking the test."

The PYIW website remains live throughout the year, serving as a resource for those wishing to increase their knowledge of ID theft protection tips, or for victims to learn first steps and other recovery techniques.

For more information about next year's PYIW campaign, or to become a coalition member, contact Gail Cunningham, vice president of membership & public relations, at 940.500.4100 or [gcunningham@nfcc.org](mailto:gcunningham@nfcc.org).

## NFCC Welcomes New Staff



**Debra Adlis**

Debra Adlis has joined the NFCC as Senior Vice President and Chief Financial Officer. Adlis has an extensive background in finance working with a number of nonprofits including the Immune Deficiency Foundation, the Baltimore Symphony Orchestra, the National Hospice and Palliative Care Organization, and the National Association of Real Estate Investment Trusts.

*Adlis*



**Christy Bernal**

Christy Bernal joined the NFCC in the role of Housing Grants Administrator, and provides the day-to-day support to member agencies with the funding of federal grants. Prior to joining the NFCC, Bernal worked in the Retail Banking Division of Capital One (formally Chevy Chase Bank).

*C. Bernal*



**Kathy Bernal**

Kathy Bernal joined the NFCC in the role of Partnership Coordinator, and will coordinate the NFCC's efforts to develop, enhance, and maintain productive partnerships. Prior to joining the NFCC, Bernal worked in Boston as a marketing coordinator for the engineering firm of Bard, Rao + Athanas Consulting Engineers. She also gained valuable nonprofit experience while as a marketing intern at Strathmore in Bethesda, MD.

*K. Bernal*



**Mark Gautier**

Mark Gautier recently joined the NFCC as a Grants Accountant. With over five years of general accounting experience working for nonprofit entities including the National Rural Electric Cooperative Association (NRECA) and AARP he will be supporting the Accounting as well as the Housing and Grants departments.

*Gautier*

*continued from page 2*

## Why Banks Need To Support Financial Education

the media, but with the wider public, and to re-ignite a dialogue with the American consumer. Financial institutions have been intensely focused on adapting and responding to the recent changes in the financial world, such as the new regulatory requirements, and have primarily been engaged with the regulators and policymakers at the expense of focusing on their retail customers, business partners, and the “real” economy more widely. It is time for financial institutions to re-assert the critical roles they play in the economy, demonstrate they are making fundamental changes, and take a more public stand on social and consumer-driven issues.

Banking is an essential part of modern society so financial institutions should not feel defensive about it. Recent surveys show that consumers have lost appreciation for the social benefits that the banking industry brings, such as jobs, community projects, and the generation of tax revenues. Investing in the financial stability of consumers will help your organization demonstrate a genuine desire to engage in the long-term recovery and well-being of American consumers. Financial institutions need to emphasize how their products and services can really help families with their daily life, and how they can help them be successful. Nonprofit partners provide financial and educational services, and are value-added, independent professionals who can partner with you to service your customer base.

Let's be part of the solution together.

*Bank Administration Institute (BAI) is a financial services association that serves a wide segment of the industry, from the largest multinational banks to community-based institutions. BAI's online newsletter, Banking Strategies, published Keating's article in their November 2012 issue.*

# Partnerships



## Wells Fargo My Home Roadmap

In January 2012, the NFCC and Wells Fargo Home Mortgage (WFHM)

launched My Home Roadmap<sup>SM</sup>, a free pre-purchase financial coaching program designed to help consumers achieve sustainable homeownership. Under this program, Wells Fargo loan officers refer interested consumers who:

- Have decided that they aren't financially prepared for homeownership, or
- Have been declined for a Wells Fargo mortgage.

Participants are invited to work one-on-one with NFCC financial counselors, and are offered to take part in a budget and action plan meeting followed by a "deep dive" session designed to further address their key areas of concern or focus. Consumers are then invited to take part in a follow-up session to review their portfolio. There are currently five NFCC Member Agencies participating in this program, and the program is expected to continue in 2013.



## TD Bank Financial Education Seminars

The NFCC recently established a new partnership with TD Bank which is now the 10th largest bank in the US, and is pleased to announce that it has been awarded \$100,000 to deliver a series of education seminars in New York City, North Carolina, South Carolina, and Florida. A total of 110 education seminars will be delivered in 2013. Selected agencies will be notified shortly.

## Bank of America Foundation Long-Term Credit Rebuilding Pilot

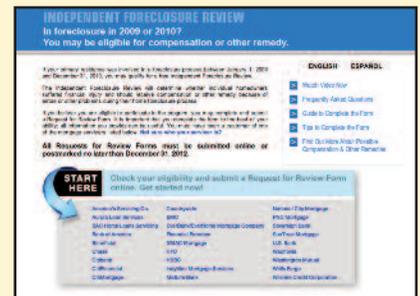


The Bank of America Foundation and the NFCC are in the second year of piloting a program designed to provide long-term financial counseling and credit rebuilding assistance to 600 low-and-moderate income families recovering from financial hardship. Bank of America has so far invested \$440,000 in this program that is currently offered in four communities. The pilot primarily focuses on measuring long-term behavioral changes such as credit score and debt-to-income ratio improvements, consistent payment of bills, transition from under-banked/unbanked to banked, and increase in savings. The results of the first year were very promising with significant reductions in DTI ratios, and measurable increases in savings. This program too is expected to continue in 2013.

## Independent Foreclosure Review Phase Two

The NFCC is pleased to announce that it has been awarded a grant of \$486,000 to support the Independent Foreclosure Review (IFR) enhanced outreach efforts

between October 1 and December 31, 2012. Sub-grants have been made available to 14 NFCC Member Agencies located in 23 targeted MSAs. The goal of this initiative is to increase awareness of the program in the targeted MSAs, and encourage eligible homeowners to submit a Request for Review Form prior to the December 31 deadline. Additional information about the IFR program can be found at <https://independentforeclosurereview.com/>.

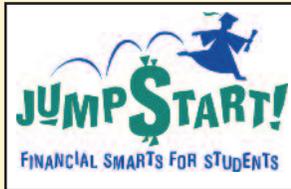


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# Partnerships

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## NFCC Exhibits at Jump\$tart National Educator Conference



Last month the NFCC exhibited at the Jump\$tart National Educator Conference in Chicago, IL. With more than 240 attendees from 43 states

the conference objectives were:

- To train, inform, support, motivate, and appreciate preK-12 classroom educators who teach personal finance or wish to incorporate the content into the classroom,
- To build a network of financial literacy advocates within the education community; and
- To provide a platform for national Jump\$tart partners to share their resources and expertise with the education community.

Plenary and breakout sessions held introduced classroom educators to resources and techniques to help them teach personal finance, and improve their own level of financial literacy. Focus was also given to national initiatives, and key happenings in personal finance and financial education. Educators were encouraged to be ambassadors of financial education among their colleagues.

Many conference attendees expressed interest in connecting with NFCC Member Agencies. Teachers were particularly interested in the Better Fortunes financial education program model now available in the member section of the NFCC website. To encourage traffic and partnerships with local member agencies, teachers were referred to the “Find An NFCC Member Agency” section of the NFCC website, and were encouraged to reach out to agencies in their communities to establish partnerships, and learn more about resources that NFCC Members provide.

For more information contact Helene Raynaud, senior vice president of development & national partnerships, at 202.677.4346 / [hraynaud@nfcc.org](mailto:hraynaud@nfcc.org), or Rhonda Ashburn, director of partner relations, at 202.677.4343 / [rashburn@nfcc.org](mailto:rashburn@nfcc.org).

## NFCC Offers Tools & Resources to Partners to Help Consumers in Need

Personal financial literacy is important to ensure that individuals are prepared to manage money, credit, and debt. It also is essential for individuals to become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens. Being financially literate means knowing how to manage money, use credit effectively, build wealth, and make sound financial decisions. It has nothing to do with the amount of your income. It means knowing what to do with your paycheck once you’ve earned it. Financial literacy can mean economic security, and overall well-being for consumers that are well-educated and well-informed. Being financially literate also means having the knowledge to make informed choices for you, your family, and your community.

Nonprofit partners like the NFCC can provide your organization with tools and resources to help service your customers and employees, and keep them financially sound. We offer a number of free products such as consumer tips, podcast series, PSA videos, and publications that are designed to help consumers in need of financial counseling improve their financial picture. To learn more about the tools and resources the NFCC has to offer [click here](#).

These materials are offered free-of-charge, and can easily be downloaded. We encourage you to use these materials on your websites, in your printed materials, and through your social networks.

For more information on how the NFCC can partner with your organization contact Rhonda Ashburn, director of partner relations, at 202.677.4343 or [rashburn@nfcc.org](mailto:rashburn@nfcc.org).

# 2012 Annual Leaders Conference

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The conference kicked off with NFCC President and CEO Susan C. Keating delivering her annual State of the Credit Counseling & Financial Education Sector address in which she laid out the NFCC's agenda for 2013. To view the full text of Keating's address [click here](#). Following Keating's address Susan R. Faulkner, Consumer Credit Underwriting, Fulfillment, & Product Operations Executive with Bank of America delivered a keynote address on her views of the current landscape of the financial services sector, and the trends being seen not only today, but in the future.



Faulkner

Secretary Shaun Donovan, US Department of Housing & Urban Development (HUD), next took the stage and joined Keating to discuss and share his views on the housing sector challenges facing Americans today, and the initiatives being taken to address housing concerns. Sworn in at a time when the foreclosure crisis had devastated American families, under Secretary Donovan's leadership HUD has helped stabilize the housing market, and worked to keep responsible families in their homes. For his devotion to ensuring access to safe, decent, and affordable housing Secretary Donovan was presented with NFCC's 2012 Making the Difference Housing Counseling Advocate Award.



Donovan

The afternoon session began with an insightful keynote address from Joseph A. Smith, Jr., monitor, Office of Mortgage Settlement Oversight. With the announcement of the \$25 billion dollar settlement between mortgage servicers, nearly all states, and the federal government, Smith provided his views and perspective on the mortgage servicer settlement. Next, a robust panel discussion on the financial challenges and constraints facing today's military gave conference attendees an overview of current NFCC military



Smith



(L to R) Melinda Opperman, senior vice president of community outreach & industry relations, Springboard Nonprofit Consumer Credit Management; Me'Shae-Brooks-Rolling, M.P.A., author and financial literacy educator; Shawn Walsh, director of outreach programs; InCharge Debt Solutions, and Barry Boisvere, executive director, Coast Guard Mutual Assistance. Jennifer Robinson, vice president of programs and services, USA Cares, participated in the panel discussion via teleconference.

partnerships, and provided examples of ways to get involved in helping military families with their financial concerns. Panelists addressed trends and key strategies to engage and support the military audience with financial counseling and outreach.

Following the military panel discussion was a keynote address delivered by Gail Hillebrand, associate director for consumer education and engagement, with the Consumer Financial Protection Bureau. As an advocate to create positive change through financial literacy, Hillebrand shared her views on the importance and need for financial education in the United States, and the serious consequences that face consumers and this country should this education deficit continue.



Hillebrand

## Welcome Reception

The day concluded with a welcome reception hosted by Wells Fargo. Attendees enjoyed the opportunity to "get off campus," and convene at the Wells Fargo building not far from the conference site to enjoy an opportunity to mix, mingle, and network among colleagues. Celeste Collins, executive director of OnTrack Financial Education, and Peter Laroche, president & CEO of Financial Pathways of the Piedmont, delivered welcome remarks on behalf of the North Carolina-based NFCC Member Agencies.



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# 2012 Annual Leaders Conference

## Thank You to the Following 2012 Annual Leaders Conference Sponsors

### Diamond Partner



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### Silver Partner



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### Bronze Partner



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### Partnership Plus



# 2012 Annual Leaders Conference

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(L to R) La Centra and Nunn

Next, Tom La Centra and Mike Nunn with Wells Fargo's Consumer Credit Solutions Group, took the stage. For the past several years consumers have been trying to navigate their way out of a recession while many nonprofits have seen an increased demand

for services, but a decline in resources due in part to federal budget cuts. Wells Fargo recognizes this, and wanted to give thanks to NFCC Members for their commitment to helping consumers chart their way toward financial stability and success.

In honor of providing financial education and counseling services, Wells Fargo presented the seven NFCC North Carolina-based agencies each with a check for \$10,000.



Wells Fargo presented the seven NFCC North Carolina-based agencies each with a check for \$10,000.

**OnTrack Financial Education & Counseling**  
*Asheville, NC*

**Consumer Credit Counseling Service**  
*Fayetteville, NC*

**Financial Solutions of the Carolinas**  
*Gastonia, NC*

**Consumer Credit Counseling Service of Greater Greensboro, a Division of Family Service of the Piedmont**  
*Greensboro, NC*

**Consumer Credit Counseling Service of Catawba Valley**  
*Hickory, NC*

**Consumer Credit Counseling Service (A Division of Triangle Family Services)**  
*Raleigh, NC*

**Financial Pathways of the Piedmont**  
*Winston-Salem, NC*

The NFCC thanks Wells Fargo for their generosity, and for their continued support of the NFCC mission, and our membership.

## DAY TWO

Day two of the conference began early with NFCC Member regional meetings. Over breakfast, NFCC Member peers from around the country met for intimate, in-person discussions to address issues of importance to their respective agencies, their geographic region, and the entire credit counseling sector.

This was the first time in recent years that member regional meetings were held during the annual conference, and feedback from the membership was very positive.



McAlister



Sweet

The opening general session began with a branding presentation by strategic communications executive Sheryl McAlister. With these turbulent economic times delivering fewer clients seeking credit counseling services, McAlister's address provided strategies on leveraging the values on how NFCC Member Agencies were founded can create a message of hope, and deliver a promise to help the consumer build individual financial stability. Next on the agenda was a presentation by Maxine Sweet, vice president of public education, with Experian. She addressed the newest developments in credit reports and consumer services, trends in delinquencies, bankcard originations, mortgages, car loans, and more. In addition, she provided a glimpse into the lives of those who score well, and those who don't. For her commitment to helping consumers understand credit, and for her advocacy of financial education, Sweet was presented with NFCC's 2012 Making the Difference Partner Award.



(L to R) Sarah Gerecke, senior policy advisor to HUD's assistant secretary for housing; Willard Ogburn, executive director, National Consumer Law Center; Debby Goldberg, special project director, National Consumer Law Center; and Marie Day, senior vice president, regional servicing director, Wells Fargo.

The conference's second panel discussion followed addressing housing reforms, regulatory changes, and the impact on the future of housing counseling. Panelists

continued on page 16

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# 2012 Annual Leaders Conference

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discussed the current housing market conditions, recent developments surrounding the \$25 billion dollar mortgage servicer settlement, the Independent Foreclosure Review program, and the impact on the future of housing counseling.



Diaz

Following lunch, the afternoon session kicked off with a keynote address by Nelson Diaz, former general counsel, US Department of Housing & Urban Development; of counsel, Dilworth Paxson LLP, and NFCC Board of Trustees member. While at HUD, Diaz reformed public housing programs through the use of litigation settlements, and leading opinions on mixed financing programs. Diaz shared his perspectives and ideas about lessons learned from the housing crisis. The afternoon session continued with the traditional creditor breakout sessions which provided attendees with an opportunity to meet with key creditor partners to discuss important creditor-related topics ranging from funding policy to process considerations.

## NFCC Awards Dinner



One of the highlights of the Annual Leaders Conference is the NFCC Awards Dinner. It's a time where NFCC Members, guests, and key partners come together to

celebrate and recognize outstanding accomplishments by individuals within the NFCC Member network. The evening began with the NFCC Awards Dinner cocktail reception, sponsored by Chase, where attendees mixed and mingled to celebrate this year's achievements.



After the cocktail reception it was on to the main event sponsored by Bank of America. The NFCC's PACE Awards were introduced 39 years ago in 1973. The PACE Award stands for Professional Achievement and Counseling Excellence. The glass award in the



shape of a flame represents passion, commitment, and dedication. The PACE judges' panel has been a key part to the success of this program, and engages NFCC

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## NFCC Making the Difference Chairman's Award

**Marc Fleischaker**  
**Chairman Emeritus**  
**Arent Fox LLP**

The NFCC congratulates Marc Fleischaker for being a champion of NFCC's vision to create a national culture of financial responsibility.

(L to R) Marc Fleischaker, chairman emeritus, Arent Fox LLP, and Margo Mitchell, president & CEO, Credit Counseling Centers of Oklahoma.

# 2012 Annual Leaders Conference

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partners and stakeholders. This group of judges often represents the media, authors, financial experts, academia, and regulators, among others. This year's panel included:

Maxine Sweet of Experian, Dan Ray of *Creditcards.com*, Colleen Tressler of the Federal Trade Commission, Tonya Sims of NeighborWorks America, Natalie Blakeney of Wells Fargo, John Ulzheimer of *SmartCredit.com*, Audrey Wright Cipriano of the Independent Community Bankers of America, Sharon Laux of the University of Missouri-St Louis, Kathleen Leonik of Barclaycard, and Felix Grieder with USAA. The NFCC thanks these individuals for giving of their time to judging this year's award nominees.



NC Governor Bev Perdue

The evening's festivities were kicked off by a warm welcome given by North Carolina Governor Bev Perdue that set the stage for a memorable evening ahead.

This year the NFCC bestowed awards in the categories of Educator of the Year, Counselor of the Year, Client of the Year, and a new award category Housing Client of the Year. Along with the PACE Award presentations, two additional Making the Difference Awards were bestowed. For 25 years, Clark Howard has been the ubiquitous go-to guy advising consumers how to – in his own words - “save more, spend less, and avoid getting ripped off.” Howard's syndicated program is broadcast on more than 200 stations throughout North America. He continues to recommend an NFCC Member Agency

to his millions of viewers each time a consumer asks him for financial advice. For his devotion to providing sound, financial education and advice to consumers in need Clark Howard was presented with the NFCC's 2012 Making the Difference Advocate Award.



Howard

The nomination and voting process for the Making the Difference Member Award resides in the hands of the NFCC Membership. What could be more meaningful than being nominated by one of your peers for this honor? This award is presented to individuals who have inspired others with their contributions, character, commitment, and leadership.

This year's winner came into the credit counseling world with just about as many leadership credentials as a person could have. He had served 26 years in the Air Force achieving the rank of Colonel, had a four-year tour at the Pentagon, taught Leadership at the University of Arkansas, and served as Director of Human Resources for the Strategic Command in Omaha, NE.

He's also no stranger to awards. Under his leadership, the *Northwest Arkansas Business Journal* twice named his agency as one of the best nonprofits in northwest Arkansas. It also named him as one of the best nonprofit executives.

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## NFCC Members at a Glance (November 2012)

### Membership

Total Members .....	88
Total Physical Locations .....	715

### Agency Type

Freestanding Agencies(credit counseling only) .....	56
Multi-Service Agencies .....	32

### Counselor Certification

Certified Credit Counselors .....	2,365
Certified Housing Counselors .....	1,666
Certified Educators .....	155

# 2012 Annual Leaders Conference

continued from page 17



(L to R) NFCC President & CEO Susan C. Keating, and Mike Robards, executive director, Credit Counseling of Arkansas.

His style even caught the eye of the Governor, as he won the Governor's Family Friendly Employer Award for creating such a positive working environment at his agency. And closer to home, the local Chamber of Commerce gave his agency its "Pillar Award" for being a pillar of the community.

He's making a difference at the national level, too. He gave of his time by serving on the former NFCC Board of Directors, and while on the NFCC Dues Task Force, helped craft the proposal that remains as the current dues structure. He is presently serving on the NFCC Board of Trustees. The NFCC congratulates Mike Robards, executive director, Credit Counseling of Arkansas, as the NFCC 2012 Making the Difference Member Award winner.

## NATIONAL FOUNDATION FOR CREDIT COUNSELING 2013 ANNUAL LEADERS CONFERENCE



### Save the Date!

October 6-9, 2013  
The Westin Denver Downtown  
Denver, Colorado

The NFCC's Annual Leaders Conference has developed a reputation for attracting high-profile speakers, and addressing relevant and timely topics affecting the credit counseling and financial education sector.



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make all the difference.®*

For more information, or to reserve  
your exhibit space, contact:  
Cindy de Sales, NFCC Meeting Planner,  
at 240.316.3207 or [cindy@tepevents.com](mailto:cindy@tepevents.com)

#### Who Attends?

More than 250 NFCC Member Agency executives and senior staff, credit counselors and educators, creditor partners, national leaders, government agencies, and stakeholders from around the country convene for this informative and engaging conference.

#### Why Exhibit?

Exhibiting at NFCC's Annual Leaders Conference provides your organization with face-to-face interaction with industry practitioners and executives who seek cutting-edge, cost-effective, and efficient products to enhance their mission and goals. Specific needs of conference attendees include:

- Education & Counseling Services
- Technology & Operational Services
- Promotion/Marketing Services

#### Reserve Your Space To Receive A 10% Discount!

The cost to exhibit is \$1500, but if you reserve your booth space by December 31, 2012 you'll receive a 10% discount. Your exhibit fee includes:

- (1) 8' x 10' Booth Space
- (1) 6' Rectangle Skirted Table
- (2) Side Chairs
- (1) Wastebasket
- Standard Carpeting
- Any other items you may require (electric, internet, audio-visual equipment) will be provided by the exhibition company. Details will be provided in early 2013.



# 2012 Annual Leaders Conference



Lamb

## NFCC 2012 PACE Educator of the Year Lori Lamb, Springboard Nonprofit Consumer Credit Management

Providing financial education to American consumers is a daunting task, and to be effective, one would need to have a heart for people coupled with a depth of knowledge that spans budgeting, housing, credit, and debt. Meet Lori Lamb, the 2012 NFCC Professional Achievement and Counseling Excellence (PACE) Educator of the Year.

Through her work at NFCC Member Agency Springboard Nonprofit Consumer Credit Management, in the past year alone Lamb provided financial education to 3,466 consumers through 188 seminars, including interactive webinars. Although well-equipped to provide sustainable consumer education to every generation of learner, her passion lies with the low-to-moderate income and underserved communities, with the majority of participants in her seminars falling into this category. In addition, Lori has become an in-demand educator within southern California's military community, and is frequently called upon to present workshops to active-duty, reserve component, and retired military servicemen and women and their families.

Putting her talents to use, Lamb helps consumers gain the knowledge they need to succeed financially doing so through workshops addressing topics such as money management, conquering debt, building savings, understanding credit reports and scores, using credit wisely, and identity theft awareness and prevention.

Lamb's ability to effectively deliver knowledge in a meaningful way is a proven talent, as the pre and post-test scores in her classes reveal an average increase among attendees of 50 percent in knowledge gained.

Bringing more than 16 years of front-line experience in the credit industry to her workshops Lori has become a well-known financial educator in southern California, is a certified USA Cares military housing specialist, and

holds certifications from the Consumer Data Industry Association in multiple areas of consumer law, as well as the NFCC designations of Certified Credit Counselor, Certified Housing Counselor, and Certified Consumer Credit Educator.

"Lori is a remarkable educator who brings passion and the highest-level of professionalism to promoting and providing financial literacy education," said Todd Emerson, president and CEO of Springboard. "She has encouraged thousands of consumers to use credit wisely, develop lifelong financial habits of saving, reducing debt, and building financial stability. Lori exemplifies the spirit and mission of the PACE Award," said Emerson.



## Great leaders inspire our communities



In every community, there are people who can inspire others to work for positive change. True leaders know how to forge a consensus and create a lasting legacy of success.

**NFCC Leaders Conference attendees, it's an honor to recognize you.**

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# 2012 Annual Leaders Conference

## NFCC 2012 PACE Counselor of the Year

### Liz Greenwood, Clarifi

Some would consider the job of credit counselor to be depressing. Not Liz Greenwood, the NFCC's 2012 Professional Achievement and Counseling Excellence (PACE) Counselor of the Year.

Greenwood, a 35-year employee of NFCC Member Agency, Philadelphia-based Clarifi, is the first to arrive at work each morning, considering it an honor to help the consumers who seek her assistance with their financial concerns. She routinely takes on extra appointments as she knows how critical it is to be responsive to those who are overwhelmed with financial distress. Her knowledge of the ever-evolving financial landscape has earned her the nickname of the "Human Financial Literacy Search Engine."

She admits that her personal passion is counseling, and couples her knowledge with an inherent knack for getting to the heart of a client's financial issues. Taking a holistic view of a person's financial life she quickly grasps what demands immediate attention while identifying symptoms of larger issues that need addressing. A key to her success is digging deep, asking all the right questions in an effort to determine which strategies will work best to meet the person's short and long-term goals.

"Financial concerns can crush a person's spirit," said Greenwood. "I'm honest with people so that they can do more than change their existing financial crisis. They can change their whole life."

Liz eagerly volunteers to work off-site events, sharing her experience with struggling consumers at programs and financial forums in the communities that Clarifi's nine offices serve. Whether at the individual or corporate level, Liz is a relationship-builder, working with both private and government entities to further financial education. As an example, she pioneered her agency's partnership with the United Way of Burlington County, opening a Clarifi branch in the United Way office, thus allowing clients to access multiple crucial services all in one location.



(L to R) Anita Brown, COO, Clarifi; Liz Greenwood, counselor, Clarifi; and Susan C. Keating, president & CEO of the NFCC.

It's a very different world than the one in which Liz Greenwood began her credit counseling career, as today more than 60 percent of Clarifi's appointments are related to housing. Undaunted by such changes, Liz feels that the housing crisis has provided her with just one more opportunity to help people. Recognizing her accomplishments, Greenwood was invited to participate in the 2012 White House Forum on Housing.

Eager to stay on top of current regulations and programs that would benefit her clients, Liz earned certification from NeighborWorks USA for advanced foreclosure prevention, homeownership preservation and reverse mortgages, and took advanced training courses from the Pennsylvania Housing Finance Agency.

"The entire Clarifi staff and board are extremely proud to have Liz Greenwood named as the NFCC 2012 Counselor of the Year," said Clarifi President Patty Hasson. "Liz exceeds her clients' and co-workers' expectations every day with her abilities to understand an individual's unique situation, to provide empathy and honesty, and advocate on their behalf to not only address immediate issues, but set up the habits and strategies that lead to long-term success."



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- Credit and Debt Management for the Credit Counseling and Housing Counseling Industries
- Family Services Agencies

We have a very extensive scheduling **Appointment System** with provisions to direct consumers to the nearest branch location for your company. We have over 50 reports for measuring productivity in the number of counseling sessions completed and the workshops provided.

The **Counseling System** provides the ability to create and plan **budgets**, develop very specific **action plans** and **payout forecasts** that help the consumer get back on track with their finances or other areas of needed improvement.

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# 2012 Annual Leaders Conference

## NFCC 2012 PACE Housing Client of the Year Lora & Michael Zook

No one wants to lose their home to foreclosure, but finding the extra money to meet loan obligations can be challenging, particularly if hindered by serious medical issues. Lora and Michael Zook were determined to let nothing stand between them, and qualifying for a loan modification.

When the Zooks first reached out to NFCC Member Agency Apprisen, they felt defeated. Lora had survived cancer, but was left with a condition that caused difficulty walking. Michael had experienced an on-the-job injury, was not able to work, and was still in the process of applying for Social Security Disability. The combination of events, toxic to any financial situation, resulted in the Zooks falling six months behind on their mortgage payment.

"The first glimmer of hope we had in months was when we met with our Apprisen housing counselor," said Michael. "At that time we had no knowledge of what programs might be available to help us save our home, but by the time we left her office, not only did we feel relief, but we knew we had someone in our corner."

The Zooks' counselor, Yvonne Fengler, immediately began researching which options were a good fit for her clients' situation. She reviewed the HAMP requirements, and consulted an amortization chart only to realize that to qualify for the modification they would need to increase their monthly income by \$500.

Determined to push through any barriers, Lora and Michael began exploring job opportunities that would allow for their disabilities. The best option was a newspaper delivery route. Michael would assemble the



(L to R) Susan C. Keating, president & CEO of the NFCC; Lora & Michael Zook; and representatives from Apprisen.

papers, and Lora, in spite of her difficulty walking, would deliver them. Although challenging at first, they stayed the course and were able to reach the goal of increasing their income by the required amount.

After four months they had not only saved enough money to make the initial payment to qualify for the trial modification, they had money left over which they put into an emergency savings account. It was a long road, but after proving themselves through nine months of consistent payments, the Zooks were offered a permanent loan modification that was close to \$400 less than their original payment. Now, with Michael's disability payments arriving, the paper route and the modification in place, the Zooks are in a solid financial position to stay in their home, and are better equipped to face any challenges ahead.

"The determination shown by Mr. and Mrs. Zook is quite inspiring," said Mike Kappas, president and CEO of Apprisen. "They worked hard to be able to keep their home, and are now putting in place the foundation for a strong financial future."

## Did You Know...?

When they get paid by an employer or receive benefits from a government agency, the majority of US adults (69%) receive an electronic check that is directly deposited into their bank account, and about one in three (32%) receive a paper check that they manually deposit into their account. About one in ten adults (11%) get direct deposit to a prepaid debit card, and 8% receive a paper check that they manually deposit to a prepaid card.

(Source: 2012 NFCC Financial Literacy Survey)

# 2012 Annual Leaders Conference

## NFCC 2012 PACE Client of the Year Francine & Jim Bostick

It's never too late to do the right thing, even when it's hard. Francine and Jim Bostick are living proof of that. At ages 57 and 68, the Bosticks faced a seemingly insurmountable amount of debt, more than \$120,000 in credit card obligations. Five years later they are debt free, and were named the NFCC's Professional Achievement and Counseling Excellence (PACE) Clients of the Year.

Their story mirrors the financial situation of many. Francine is not proud to admit that their debt wasn't a result of circumstances beyond their control such as unemployment, or a catastrophic medical emergency. They simply developed a lifestyle of overspending.

When money was so tight that they had to pay for groceries and utilities with a credit card, they knew that something was wrong. Nonetheless, they were fearful to face the facts, and put off reaching out for help. Feeling strongly that they had created their debt problem by themselves, they were determined to solve it by themselves. Jim was in the early stages of dementia, putting the bulk of the responsibility squarely on Francine's shoulders. After endless hours of worry, she took the first step and reached out to NFCC Member Agency Housing and Credit Counseling, Inc (HCCI) in Topeka, KS.

Having never been late on a payment, during her first counseling session Francine confessed that she had learned to play the game. She knew all too well how to juggle payments in order to meet the minimum amount due each month on their debt spread across 13 credit cards. She utilized balance transfers to obtain lower interest rates, promising herself each time that she would close the old account, a promise she never kept.



(L to R) Marilyn Stanley, COO, Housing & Credit Counseling Inc.; Francine Bostick w/ family, Susan C. Keating, president & CEO of the NFCC; and Bob Mackey, president & CEO, Housing & Credit Counseling, Inc.

When their HCCI counselor presented them with a workable budget and repayment plan, the Bosticks had one goal: doing whatever it took to become debt free. In addition to her full-time job, Francine took on evening work with the local school district cleaning the buildings, and launched her own Avon business. Even though his dementia was slowly taking over, Jim worked 30 hours per week to help make ends meet. "It would have taken decades for us to become debt free, but now look at us. It is five years later and not only have we paid off all our debts, we also have a savings account," said Francine. "My only regret is that Jim's condition has worsened to the point that he can't fully realize our accomplishment."

"The remarkable thing about the Bosticks is their total commitment to repay their debts," said Bob Mackey, president and CEO of HCCI. "For five years they worked second jobs, lived on a very lean budget, and paid \$2,496 each month toward their debt repayment plan. We are very proud of the Bosticks, and our counseling team that helped place them back on the road to financial stability."

## Did You Know...?

Americans continue to learn about personal finance primarily from their parents or at home (44%), yet 4 in 5 adults (80%) – a greater proportion than last year (76% 2011) – admit they could benefit from additional advice and answers to everyday financial questions from a professional.

*(Source: 2012 NFCC Financial Literacy Survey)*

# 2012 Annual Leaders Conference



# 2012 Annual Leaders Conference



# 2012 Annual Leaders Conference

## PACE 2012 Award Nominees

The NFCC congratulates the following 2012 PACE Award nominees:

### Educator of the Year

- Chris Dlugozima- *GreenPath Debt Solutions*
- Randi Gosselin- *Novadebt*
- Mike Hoggan- *Rural Dynamics*
- Lori Lamb- *Springboard Nonprofit Consumer Credit Management*
- Geoff Peart- *GreenPath Debt Solutions*

### Counselor of the Year

- Ashely Adami- *ClearPoint Credit Counseling Solutions*
- Luis Arias- *Springboard Nonprofit Consumer Credit Management*
- Pat Brown- *Novadebt*
- Noelle Carter- *CCCS of Buffalo*
- Meaghan DeLeo- *CCCS of San Francisco*
- Randi Gosselin- *Novadebt*
- Liz Greenwood- *Clarifi*
- April Landry- *Springboard Nonprofit Consumer Credit Management*
- Linda Maraman- *CCCS of Nebraska*
- Christine Quong- *CCCS of San Francisco*
- Dennis Reeher- *CCCS of Oklahoma*
- Paula Reed- *Rural Dynamics*
- Maritza Reyna- *CCCS of Orange County*
- Melissa Rojas- *GreenPath Debt Solutions*
- Dusti Young- *GreenPath Debt Solutions*

### Housing Client of the Year

- Phillip & Joyce Bounds- *Springboard Nonprofit Consumer Credit Management*
- Lorri Matusiak-Lindsay- *Clarifi*
- Michael & Lora Zook- *Apprisen*

### Client of the Year

- Jim & Francine Bostick- *Housing & Credit Counseling, Inc.*
- Laurie Ferrer- *ClearPoint Credit Counseling Solutions*
- Jim & Irma Slusser- *CCCS of Orange County*

The final day of the conference got underway with a credit score workshop. Through a generous grant funded by Experian,  50 NFCC Member Agency educators and counselors received complimentary registrations to the conference to attend this valuable training session. "I was thrilled to be coming to the conference. I've never had this opportunity before," said Jennifer Stewart, education director, Consumer Credit Counseling Service of Greater Dallas. Facilitated by Maxine Sweet, vice president of public education, and Rod Griffin, manager of public education, the workshop provided attendees with an overview about the resources available from



Griffin and Sweet

Experian to help guide clients as they build or restore their credit, learn what to do in case of fraud, and get answers from the experts to all the important and challenging

questions about credit reports and scores.



Blahous

Next, Charles P. Blahous, III, public trustee, US Social Security & Medicare Programs, and NFCC Board of Trustees member, gave a keynote address taking on the conventional wisdom with respect to the future of social security, the problems facing defined-benefit pensions, and the outlook for personal retirement saving.

Following Blahous' address, MasterCard RPPS and Peregrin Services hosted a working lunch workshop on the new Credit Counseling Resource Center (CCRC). Facilitated by Heather M. Cedar, business leader, market strategy, MasterCard Bill Payment – RPPS, and Mike Morency, president & CEO, Peregrin Services, this multimedia, live interactive demonstration was also broadcast simultaneously as a webinar nationwide. The workshop focused on the features of the new CCRC which aims to eliminate some of the redundancies and intensive resource requirements driven by individual creditor due diligence requests. The database will also offer a central repository for information on creditor policies, processes, and contacts to help agencies better and more efficiently serve consumers. The conference concluded with two additional workshops that focused on key areas within Federal regulations to consider during grant administration, and how organization's can create a development plan to help assure success in your fundraising efforts.



The NFCC wishes to thank the attendees, speakers, exhibitors, sponsors, and partners who participated in this year's conference. Look for information early next year about NFCC's 48th Annual Leaders Conference which will be held in Denver, CO, October 6-9, 2013 at The Westin Denver Downtown. Questions can be directed to Drew Kessler, vice president of marketing & communications, at 202.677.4347 or dkessler@nfcc.org.

# Creditor Relations



The NFCC Advisory Council continues to make progress to improve operating inefficiencies throughout the credit counseling sector to help credit counseling agencies

better serve customers.

We are pleased to announce that at the beginning of October, MasterCard Worldwide (MasterCard) launched a redesigned, centralized database for creditor and agency information, the Credit Counseling Resource Center (CCRC).



MasterCard sponsored Peregrin Services (Peregrin) to redesign the existing database to better suit the needs of the sector through greater customization and integration. The CCRC aims to eliminate some of the redundancies and intensive resource require-

ments driven by individual creditor due diligence requests. It also offers a central repository for information on creditor policies, processes, and contacts to help agencies better and more efficiently serve consumers. Initial interest and activity in the CCRC has been very high, and since the launch a number of enhancements have been added. We expect that, within the year, sector stakeholders will begin to see some real efficiency gains as a result of the new CCRC. If you haven't had a chance to check out the CCRC we encourage you to do so by visiting Peregrin at <https://login.peregrin.com>. The NFCC would like to recognize all of our valued partners and stakeholders who devoted significant time and resources to this project, especially MasterCard and Peregrin.



For more information contact Jessica Whiat, senior vice president of creditor partnerships, at 240.205.6505, or [jwhiat@nfcc.org](mailto:jwhiat@nfcc.org).

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## Banks Report Extending Relief to More Than 300,000 Homeowners



Smith

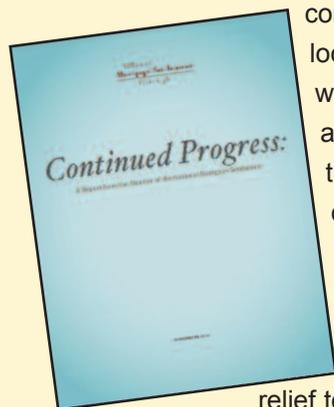
### *Joseph Smith Provides Update on National Mortgage Settlement Consumer Relief Distribution*

Joseph A. Smith, Jr., monitor, Office of Mortgage Settlement Oversight, released last month a report that outlines the consumer relief activities the five banks that are parties to the \$25 billion dollar mortgage settlement have conducted since March 1, 2012. The banks disclosed that they have extended more than \$26.11 billion in gross relief to more than 300,000 borrowers, or roughly \$84,385 per homeowner.

“The relief the banks have reported is encouraging,” said Smith. “But it is important to remember that no obligations will be met until I have reviewed,

confirmed, and credited them. I look forward to conducting that work in the coming months, and reporting my findings to the public.” The full report can be **accessed here**.

“The report discloses that the banks have completed \$21.92 billion in consumer relief to borrowers between March 1 and September 30, 2012, and have an additional \$4.2 billion still in active trial modifications,” said Smith.



“Borrowers have received \$6.339 billion in the form of either first or second lien principal relief. This information represents gross dollar amounts, and because in many cases relief under the settlement is not credited dollar-for-dollar it cannot be used to evaluate progress toward the banks’ \$20 billion obligation.”

More information about the mortgage settlement is available at [www.nationalmortgagesettlement.com](http://www.nationalmortgagesettlement.com). Further information about Joseph Smith, and the Office of Mortgage Settlement Oversight is available at [www.mortgageoversight.com](http://www.mortgageoversight.com).

*Courtesy: Office of Mortgage Settlement Oversight*

## Did You Know...?

As in previous years, in 2012, just over two in five US adults (43%) report that they have a budget and keep close track of their expenditures. More than half (56%) admit they do not have a budget, including more than 1 in 5 (22%) who say they don’t have a good idea of how much they spend on housing, food, and entertainment.

Though the likelihood of having a budget has not changed over the past 5 years, the proportion of adults who do not pay all of their bills on time has increased from 28% in 2011 to 33% in 2012 – that is, fully one-third of US adults, or more than 77 million Americans, do not pay all of their bills on time.

*(Source: 2012 NFCC Financial Literacy Survey)*

# EDUCATING CONSUMERS ON THE **LEADING** NON-PRIME CREDIT REPORT.

Are you thoroughly educating consumers on their  
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## Credit Is An Asset

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Citi is proud to work with community partners like the National Foundation for Credit Counseling to provide the resources and information necessary for people to build and maintain good credit.

Learn more at: [CitiCommunityDevelopment.com](http://CitiCommunityDevelopment.com)

Community Development

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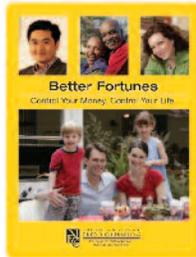
*Knowing the difference can  
make all the difference.®*

# Publications & Financial Resources

## Better Fortunes: Control Your Money. Control Your Life.

*Better Fortunes* is intended to help you change your approach to personal money matters, and provide you with the tools and the knowledge to build a new financial life based on sound financial principles. *Available in Spanish.*

*Online education course available only in English.*



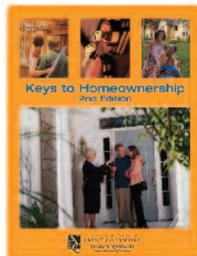
“NFCC workbooks offer straight-forward, time-tested strategies to help people fix their financial problems and achieve their goals. After reading these you'll understand your options, and have tools to make better money decisions for yourself and your family.”

– Liz Pulliam Weston, financial columnist and author of *Deal with Your Debt: The Right Way to Manage Your Bills and Pay Off What You Owe*

## Keys to Homeownership 2nd Edition

*Keys to Homeownership* will help take the confusion and uncertainty out of the home buying process, providing a step-by-step guide from deciding whether homeownership is right for you, to successfully handling your mortgage obligation. *Available in Spanish.*

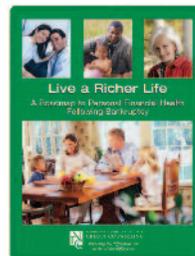
*Available in Spanish.*



## Live a Richer Life: A Roadmap to Personal Financial Health Following Bankruptcy

*Live a Richer Life* was written with the bankruptcy filer in mind, but the principles and practices discussed in this book are valid for any person who is interested in long-term financial health.

*Available in Spanish. Online education course available only in English.*



## More Than One Way Out: Personal Bankruptcy, Consequences and Alternatives

*More Than One Way Out* discusses the consequences of bankruptcy, introduces possible alternatives, and helps you understand both the benefits and risks of filing for bankruptcy.

*Available in Spanish. Online education course available only in English.*

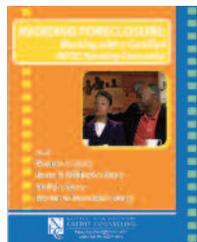


## Avoiding Foreclosure: Working with a Certified NFCC Housing Counselor

“Avoiding Foreclosure” is a **FREE** consumer education DVD that introduces you to four clients who found themselves in mortgage trouble, and sought assistance from an NFCC certified housing counselor.

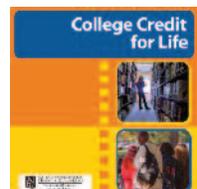
Consumers are introduced to terms and scenarios they are likely to encounter if faced with the process of avoiding foreclosure.

*Available in Spanish.*



## College Credit for Life

“College Credit for Life” is a **FREE** financial literacy video and toolkit that introduces students to lessons surrounding the temptations and responsible use of credit cards, and the implications credit can have as students prepare to leave college and enter the real world.



## Pricing & Ordering Information

**Better Fortunes  
More Than One Way Out  
Live a Richer Life  
Keys to Homeownership,  
2nd Edition**

**Member Price  
\$7.95/book**

**1-24 boxes: \$131.75/box  
25+ boxes: \$111.75/box**

**Nonmember Price  
\$15.95/book**

**1-24 boxes: \$164.75/box  
25+ boxes: \$140.00/box**

**Nonprofit 501(c)(3)  
Organization Price  
\$15.95/book**

**1-24 boxes: \$158.10/box  
25+ boxes: \$134.25/box**

**College Credit for Life**

**FREE!**

**To Download Visit:**

[www.NFCC.org/FinancialEducation/Credit](http://www.NFCC.org/FinancialEducation/Credit)

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*All pricing includes shipping and handling.  
Each box contains 25 books.  
Please allow two weeks delivery from order date.*

# Public Awareness



## NFCC Welcomes New Guest Bloggers



Castanon

### Jana Castanon

Jana Castanon is the Community Outreach Coordinator for Apprisen. Apprisen is a member of the National Foundation for Credit Counseling.



Opperman

### Melinda Opperman

Melinda Opperman is Senior Vice President of Community Outreach & Industry Relations, Springboard Nonprofit Consumer Credit Management, Inc, and Executive

Director, Springboard Education Foundation.

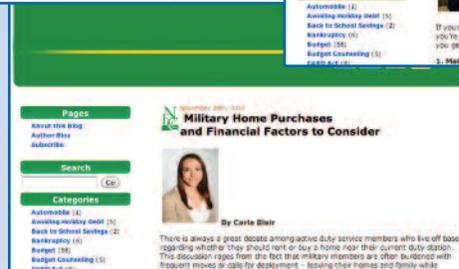
Springboard Nonprofit Consumer Credit Management is a member of the National Foundation for Credit Counseling.



Blair

### Carla Blair

Carla Blair is a credit expert, and featured author for Smart Military Money – a personal finance blog dedicated to the military lifestyle. Carla comes from a



military family, and helps veterans and active service members develop plans to rein in their debt, repair their credit, and get on the path to loan prequalification. Follow Carla on Google+.

NFCC Member Agencies and partners are invited to submit content to our blog, and we invite you to become guest bloggers. For more information contact Drew Kessler, vice president of marketing & communications, at 202.677.4347 or [dkessler@nfcc.org](mailto:dkessler@nfcc.org).

## VISIT US:

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Twitter

[www.twitter.com/NFCCDebtAdvice](http://www.twitter.com/NFCCDebtAdvice)

YouTube

[www.YouTube.com/NFCC09](http://www.YouTube.com/NFCC09)

NFCC Blog

<http://financialeducation.nfcc.org>



Facebook



YouTube



Twitter



NFCC Blog

# Public Awareness

## NFCC Releases New Round of PSAs

As we approach the holiday season and a new year, the NFCC is releasing several radio public service announcements (PSAs) to provide consumers with timely and trustworthy financial information.

As consumers embark on holiday spending and plan their finances for 2013, the NFCC is releasing two radio spots to offer guidelines for holiday shopping, saving, and budgeting while providing important insights into the consequences of misusing one's credit all with the goal of getting on the path to becoming debt-free in the new year. Another PSA is being released which focuses on seeking housing counseling if you are in jeopardy of losing your home. Each PSA includes information on how to contact an NFCC Member Agency to learn more and obtain help.

NFCC's library of television and radio PSA's are available for all NFCC Members to use, and re-tag with your agency's contact information for outreach in your own

**THE GIFT OF KNOWLEDGE:**  
Making Wise Decisions for Your Financial Future

A Public Service Campaign from the National Foundation for Credit Counseling®  
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NATIONAL FOUNDATION FOR CREDIT COUNSELING  
*Showing the difference can make all the difference.*

"Spend Responsibly" (:60, :30, :20)  
"Managing the Unexpected" (:60, :30, :20)  
"New Start" (:60, :30, :15)

markets. For more information contact Drew Kessler, vice president of marketing & communications, at 202.677.4347 or [dkessler@nfcc.org](mailto:dkessler@nfcc.org).

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NFCC  
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Annual Leaders  
Conference  
Denver, CO

October 6-9, 2013

Denver, CO  2013!

THE WESTIN DENVER DOWNTOWN

# NFCC Member Agency Spotlight

## Apprisen Partners with City of Cleveland to Provide Counseling to Senior Citizens



When Apprisen was approached by the City of Cleveland's Department of Aging to be part of an initiative that would assist seniors in Cleveland, OH, they welcomed the opportunity. "Because we offer comprehensive financial counseling and are serving a growing number of senior citizen clients, we felt very comfortable becoming part of this program," noted Jay Seaton, vice president of national affairs at Apprisen. "Due to its success, and the leadership of City of Cleveland Department of Aging's Director Jane Fumich, it is now a nationally recognized project serving low to moderate income seniors."

The Economic Security Project is a pilot program created by the National Council on Aging (NCOA). The program was developed as a holistic approach to address the issues that impact the economic security of older adults through case management. Seniors are given an economic action plan which will streamline the process of seniors accessing services and benefits. The City of Cleveland's Department of Aging coordinates this effort. Recently, Ram Mayekar, division manager in Apprisen's Cleveland office, partnered with the NCOA, the National Foundation for Credit Counseling, and the City of Cleveland to conduct a national webinar explaining the program.

Upon entering the program seniors are interviewed by a case manager from the City of Cleveland's Department of Aging to assess their medical and financial needs. After their assessment they are referred to community partners that will work with them to improve their quality of life.

Through this initiative, Apprisen has worked with over 100 seniors to provide comprehensive financial counsel-

ing. During the counseling appointment the counselor reviews their budget and debts, and provides an action plan to help them achieve their goals. During one session, the goal of a 79 year old senior was to pay off over \$8,000 in credit card debt. To help him reach this goal he needed to decrease his expenses. The counselor recommended reducing cable and cell phone expenses to save \$124 a month. Not only was he able to apply this money towards his debt, he was also able to put \$40 a month into a savings account. He then entered a Debt Management Program which lowered the interest rate on his two credit cards. This saved him approximately \$20,000 in interest, and 25 years of payments. He will be debt free in four years.

To learn more about this program contact Ram Mayekar, division manager/Cleveland Division, Apprisen, at [Ram.mayekar@apprisen.com](mailto:Ram.mayekar@apprisen.com).

## CCCS of Greater San Antonio Helps Prepare College Students

Consumer Credit Counseling Service of Greater San Antonio (CCCSSA) is working with colleges and universities to fill an urgent need for student debt financial literacy by reaching out to college-bound students in Texas where according to the US Department of Education the student loan default rate is eighth highest in the nation.

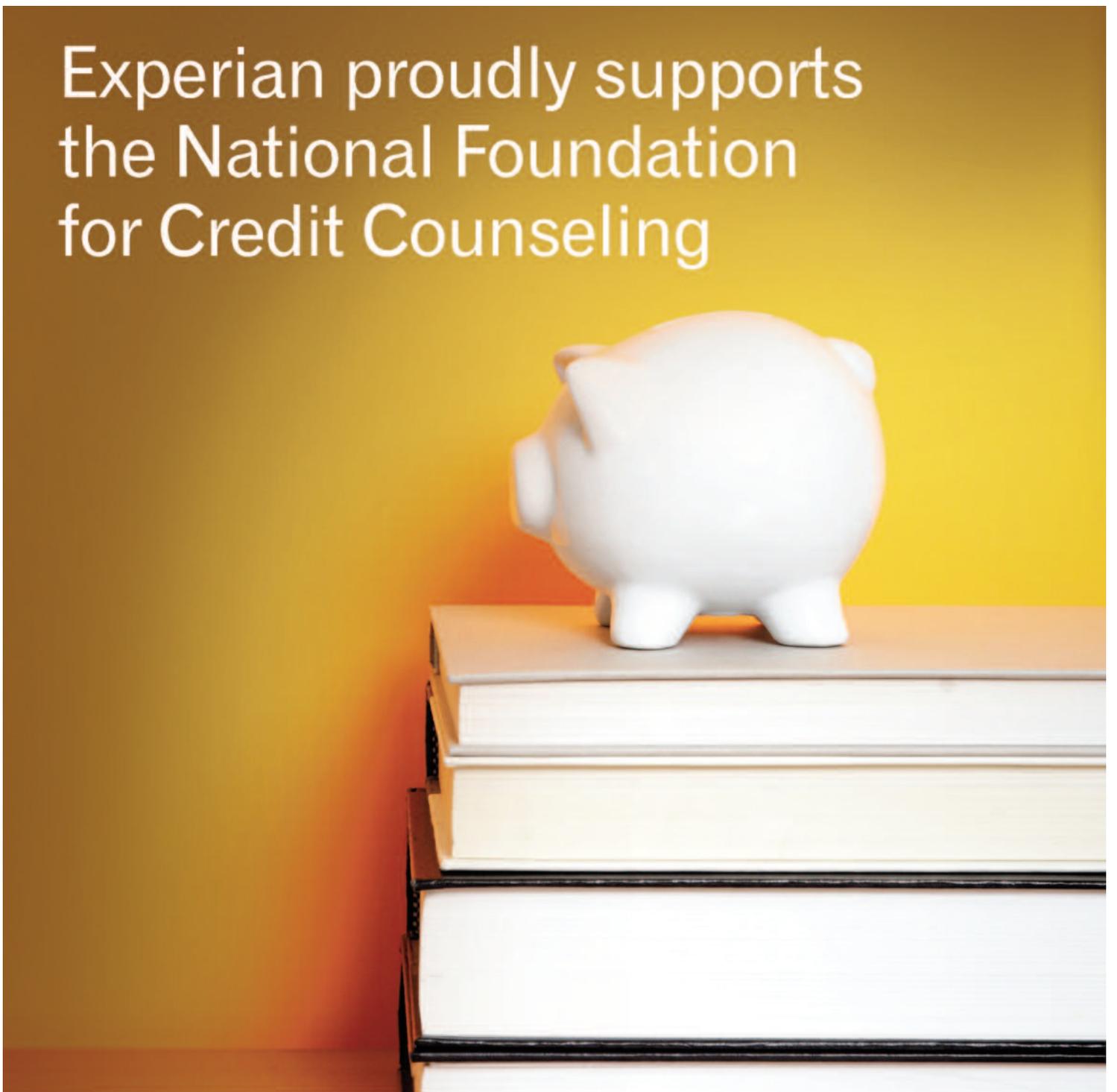


For years, CCCSSA has offered

young adult financial education classes. The College Credit for Life class was developed by CCCSSA based on the NFCC video, and provides information on credit cards, budgets, spending plans, and credit reports. The class begins with the NFCC video that lets students hear directly from other young adults on the dangers of

*continued on page 36*

# Experian proudly supports the National Foundation for Credit Counseling



**Experian® is proud to sponsor the National Foundation for Credit Counseling's Annual Leaders Conference.** Through our sponsorship, we help to educate consumers about the importance of financial capability, credit reports and credit scores.



# NFCC Member Agency Spotlight

*continued from page 34*

misusing credit. The instructor then proceeds to share information on how to use credit wisely, and plan financially for the future. Since its creation, the class has been taught in the San Antonio area to better prepare college students for the financial responsibilities of being a young adult.

However, many college-bound students face a new problem today: unprecedented difficulty repaying student loans in a struggling economy. The student loan debt crisis thrust its way into the spotlight in 2010 when it surpassed credit cards as the number one source of consumer debt behind mortgages. The national student loan numbers are startling: 37 million borrowers owe \$1 trillion in student loans, some carrying debt in the six figures. A July 2012 report by the National Consumer Law Center found a general lack of knowledge among student loan defaulters about their loans, or the consequences of not paying. CCCSSA believes that financial education is vital for student loan borrowers before they take on such high amounts of debt, which is why College Credit for Life got an update.

CCCSSA has taken a tried and true method of educating young adults, and made it even better. In addition to credit and budgeting information, the agency has expanded the College Credit for Life workshop lesson plan to include student loan and repayment information to better serve the young adult age group that the class is intended to benefit. The new content includes information on alternatives for financing education, and repayment and loan forgiveness options for borrowers to consider when their loans become due.

As the saying goes, *'Forewarned is forearmed.'* CCCSSA believes the more knowledge students have before taking out loans, the better equipped they will be to handle their finances wisely when repayment becomes due. Many colleges and universities in the Alamo Region agree which is why CCCSSA is now presenting College Credit for Life at both the high school and college level. For the last few months, College Credit for Life has

been taught at every student orientation for Wayland Baptist University in San Antonio, TX. Their students have had high praise for the workshop:

*"The class exceeded my expectations. I learned many things I didn't know."*

*"Great for younger students, and for those who cannot control their spending and budgeting."*

*"Practical and applicable information!"*

The student loan debt crisis reached a new level in 2011 when the average amount of debt per borrower rose to \$26,500. These numbers further emphasize the need for better college debt education. CCCSSA continues to work with colleges and universities toward the goal of a financially educated student population. Although the workshop was originally intended for young adults, the beneficial information on general finances coupled with solutions to the newly prominent student loan crisis makes College Credit for Life a good class for consumers of all ages. CCCSSA plans to expand its outreach to other Texas workplaces and groups in order to help consumers in all walks of life.

For more information on CCCSSA's College Credit for Life class contact Cynthia Hazel, marketing director, at 210.979.4411 or [chazel@cccssa.org](mailto:chazel@cccssa.org).

## Financial Pathways of the Piedmont Pilots Fiscally Fit Fashionista (3Fs) Boot Camp

A pilot program being offered by Financial Pathways of the Piedmont is providing women

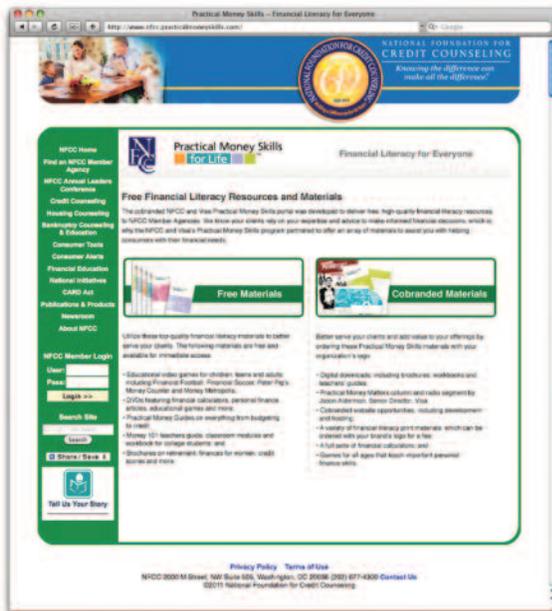


the opportunity to take an in-depth look at their personal money management behaviors. The goal is to prepare them to improve economic stability and increase financial knowledge, change harmful spending patterns, and

*continued on page 38*

# NFCC and Visa Partner to Deliver Financial Literacy Tools

The National Foundation for Credit Counseling partners with Visa's Practical Money Skills for Life program to provide our member agencies access to a wide range of money management resources. Through its Practical Money Skills for Life program, Visa has been working to educate parents, teachers, students and consumers of all ages around the globe since 1995.



Practical Money Skills' financial literacy resources are available through the cobranded NFCC and Practical Money Skills portal, many in English and Spanish. From the portal, member agencies can access free digital copies of the materials and order up to 10 free printed copies. Member agencies can also order larger quantities with their own logo, and utilize their own print vendors.

## Print materials include:

- Educational video games
- DVDs with financial calculators, articles and more
- Practical Money Guides on personal finance topics
- Money 101 teacher's guides & workbooks for college students
- Brochures on retirement, credit scores and more

## Digital materials include:

- Co-branded websites
- Brochures
- Suite of 30 financial calculators
- Workbooks and more



To see the full range of materials, visit the NFCC Member homepage and click on **Visa Practical Money Skills for Life**.

# NFCC Member Agency Spotlight

continued from page 36

learn to assume personal responsibility for the financial well-being for them and their children. The program, the 3Fs Boot Camp, focuses on recurring behavioral and cultural attitudes that are counterproductive to women's ability to develop fiscally responsible conduct.

3Fs is being piloted with a cohort of low-to-moderate, non-faculty female staff members of Winston-Salem State University. Although these women are employed, have employee benefits, and earn an average of \$30,000, they have been identified, due to lack of savings, increased debt levels, and improper management of their personal finances, as being at risk for homelessness, bankruptcy, foreclosure, and various financial crises.

This 3Fs Boot Camp includes five components: personal accountability, one-on-one financial coaching, monthly group sessions, quarterly family and friends workshops, and daily money plans through LEARNVEST® online programming. (LEARNVEST® is an online financial tool designed specifically to empower women to take control of their personal finances.) Behavioral factors (personal accountability) are a critical focus of the program. During the 12-month program participants are required to set personal plans and goals, and to document behavior changes such as savings, spending, and debt reduction. Certified financial counselors provide one-on-one fiscal coaching, and individual feedback on personal goals.

Participants also take part in (12) hour-and-a-half mid-day financial education programs which focus on topics such as money attitudes carried over from childhood, organizational tools and skills, establishing and rebuilding credit, and retirement planning. The program concludes with a financial fitness boot camp at LearnVest. Participants are required to create an account on learnvest.com, and sign-up to participate in the online financial counseling program. Participants then enroll in four online boot camps (Take Control, Personal Finance

Basics, Cutting Cost, and Get Out of Debt). These programs then email participants daily over the course of two months with reminders to complete small tasks aimed at financial empowerment.

## Background

Women have special vulnerabilities. The current economic trend for women continues to show a significant salary gap, increased number of female heads of households, and rising number of women living alone due to divorce, death of a partner, or personal choices. While 31% of all households in Forsyth County live in asset poverty (lacking sufficient assets to subsist above poverty level for three months in the absence of income), 51% of single-parent households have in asset poverty.

While the root causes of financial instability are varied, inadequate assets, assets traps, and cultural behaviors are among the most threatening for the continued financial challenges faced by women. According to *Through a Gender Lens: The Economic Security of Women and Girls in Forsyth County*, increasing the financial literacy of women in two critical ways will help promote their economic security:

- Understanding basic economic concepts and responsible financial behavior; and
- Having tools to navigate financial systems, access banking services, build good credit, and manage their financial resources.

*Acknowledgement: 3Fs was inspired by the "Money Camp" model of the Women's Institute for Financial Education (W.I.F.E.), and the Financial Fitness Boot camp of Credit Counseling Centers of Oklahoma. The program is funded by Chase Financial.*

For more information contact Shenell Thompson, director, Center for Financial Education, Financial Pathways of the Piedmont, at 336.837.0641 or [shenell.thompson@cccsforsyth.org](mailto:shenell.thompson@cccsforsyth.org).

# NFCC Member Agency Spotlight

## WNC Homeowners Receive \$7 Million in Mortgage Assistance

The NC Foreclosure Prevention Loan Program helps homeowners who have been laid off, or have another qualifying financial hardship, by making mortgage payments while they search for a job or retrain for a new, more viable career. The assistance is an interest-free loan through the North Carolina Housing Finance Agency (NCHFA) for up to 36 months and \$36,000. The loan has no payment requirements, and is forgivable beginning in the sixth year after the assistance.



OnTrack WNC's Tom Luzon and Chris Berthiaume work with homeowners in 18 counties in Western NC offering intake workshops and loan counseling to help people determine their eligibility, and submit applications for assistance. To date, they have secured over \$7 million in mortgage assistance for homeowners in Western North Carolina!



Jill & Sonny Collier, 2012 OnTrack WNC "Clients of the Year"

*"I have worked hard my whole life (since I was 10 years old), served my country with two tours of duty in Vietnam, paid my bills on time, raised a family, and never broke the law. All I requested was some help in my time of need."*

Homeowners like Jill and Sonny Collier have benefited from the Mortgage Payment Program (MPP). Months of unemployment left Sonny and his wife feeling helpless until they learned that they were eligible for mortgage payment assistance which allowed them to stabilize their housing while Sonny pursued a new career. Sonny will earn his Associate Degree in Computer Integrated Machining from Blue Ridge Community College in December 2013, and will have the skills he needs to re-enter the automotive industry.

Stories like these are commonplace as the economy recovers. OnTrack WNC is an integral piece of the recovery puzzle helping many Western North Carolinians overcome crisis, and find stability through the NC Foreclosure Prevention Loan program.

Tom Luzon, director of the program at OnTrack WNC says, "It's been exciting to be part of this program, giving hope to people who have been laid off after years in a job. Mortgage payment assistance gives them the time to explore new careers through education and training."

For more information contact Tom Luzon at [TomL@ontrackwnc.org](mailto:TomL@ontrackwnc.org).

## Novadebt Provides Housing Counseling Resources to Foster Homeownership

Healthy neighborhood initiatives help undervalued neighborhoods increase their home values, market their communities, and forge strong connections among neighbors. As one of Champaign, Illinois' oldest neighborhoods, Bristol Park is a 12-acre neighborhood



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# NFCC Member Agency Spotlight

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that has been designated as a redevelopment project by the City of Champaign. Relative to the surrounding neighborhoods and the City of Champaign, Bristol Park has a low 30 percent rate of homeownership. The neighborhood's average property values are lower than those of surrounding neighborhoods, and are approximately one-third of the average property value in the City of Champaign. Responding to the needs of the community, Novadebt is providing housing counseling resources and financial education services to foster homeownership among the residents of Bristol Park.

As a participating organization with the Champaign County Community Reinvestment Group and the Bristol Park Neighborhood Steering Committee, Novadebt participated in a full day of activities for the Beardsley Park and Bristol Park residents on Saturday, August 4. The event was held at Human Kinetics in Champaign, and included interactive workshops, food, prizes, live music, and outdoor activities for neighborhood residents.

The event enlisted the help of approximately 40 volunteers representing various local organizations. They included the Bristol Park Neighborhood Steering Committee, Unit 4 Schools, Champaign Park District, neighborhood stakeholders, and staff from the City of Champaign representing the Neighborhood Services, Planning, Police, and Fire Departments.

The Steering Committee obtained 19 sponsorships for raffle items, facilities, booklet printing, and materials for garden planters they designed and built. The planters were part of the outdoor display, and were later given to the workshop attendees as a way to signify the beginning of the neighborhood's transformation.

The workshops offered to residents included *Stair Steps to Building Your Wealth*, *Tenant/Homebuyer Education*, and *Home Maintenance*. The classes were taught by community leaders in addition to city staff. James Mueller, Novadebt housing counselor, and Janice

Parker, Illinois education & relationship manager, also provided onsite counseling to neighborhood residents. Free credit reports were provided to interested participants, and Mueller and community lenders met with residents regarding their reports. Survey information was also collected to identify lending needs of the residents, topics for future workshops, and interest in a community garden.

Novadebt is excited about the newly signed Memorandum of Understanding with the City of Champaign to provide housing counseling services to Bristol Park residents as they continue to further their mission of assisting families and individuals in need by providing financial education, community outreach, and housing and credit counseling services.

For more information contact Becky Winters, grant coordinator, at 732.409.6281 or [bwinters@novadebt.org](mailto:bwinters@novadebt.org).

## NFL Players to Benefit from MMI Nonprofit Credit Counselors

Money Management International (MMI), the nation's largest full-service credit counseling agency, is working with the National Football League's (NFL) Player Engagement department to provide rookies, veterans, and retired players access to important financial literacy programs and services designed to equip them to maximize their full financial potential at every stage of their career.



The tailored financial education program "Your Financial Game Plan" is part of Financial Solutions, MMI's employer sponsored financial wellness program. The training offered through the program helps players take the necessary steps to understand their true net worth,

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# NFCC Member Agency Spotlight

*continued from page 40*

assess their financial risk, live within a realistic budget, and create smart financial goals.

"We are committed to offering our players the financial tools and resources they need to make smart financial decisions," said James Thrash, player engagement manager for the NFL. "The objective of this program is to ensure players' long-term financial stability throughout their football careers and beyond."

In addition to the program designed for players entering the league, MMI is working with the NFL on additional programs to assist players who are transitioning into other areas of their career. These financial literacy workshops essentially provide education and advice on how

to successfully live on a new budget, as well as how to make appropriate changes to investments to support their new lifestyle and life stage.

"We're excited to work with the NFL to offer players appropriate financial education resources, and a realistic perspective on the current economic environment," said Maura Attardi, regional director of financial education for MMI. "Our in-person workshops provide an opportunity for players to develop short- and long-term financial goals, create a realistic monthly budget, and establish savings strategies to assist them both today and tomorrow."

For more information contact Maura Attardi at [Maura.Attardi@moneymanagement.org](mailto:Maura.Attardi@moneymanagement.org).

## Thank You to the Following NFCC Annual Leaders Conference Exhibitors

**Accel eMedia**

**Alliance Credit Counseling**

**American Center for Credit Education**

**Cintas Document Management**

**Clarity for Consumers**

**Compliance Solutions**

**Cooperative Processing Resources  
(CPR)**

**Council on Accreditation (COA)**

**Federal Deposit Insurance  
Corporation (FDIC)**

**MasterCard**

**Mutual of America**

**Paragon Financial Services**

**Peregrin Services**

**Vanco Services, LLC**

**Zeiders Enterprises, Inc.**

# NFCC Member Agency News & Notes



Jacobson

## NFCC Board Member Wins State Legislative Seat

NFCC Board Member Tom Jacobson, president & CEO of Rural Dynamics, was elected to represent the 25th District in the Montana House of Representatives

on November 6. His two-year term begins on January 7, 2013.

## FinancialHope Counseling and Education

CCCS of Northeastern Indiana, a nonprofit credit counseling organization helping individuals and families achieve

financial stability since 1965, is changing

its name to FinancialHope Counseling and Education.

The recent economic downturn has increased the need for financial coaching and education. The new name better reflects the services FinancialHope currently provides. FinancialHope Counseling and Education will continue to offer free counseling and education to Fort Wayne and outlying areas, provide reverse mortgage, foreclosure prevention, bankruptcy pre-filing and education, budget, and debt management services.



Schenkel

“Under the new FinancialHope Counseling and Education name we want to help people understand they have a trusted partner on their journey toward sound money management,” stated Joe Schenkel, president of FinancialHope. “Our name may be changing, but we are still dedicated to giving trusted financial advice and guidance.”



Meyer

Jason Meyer has joined FinancialHope Counseling and Education as the Director of Business Development. Meyer is responsible for ensuring business growth

of FinancialHope through directing and managing key agency relationships for referrals and fundraising, and leading the development and execution of marketing strategy/planning.

FinancialHope Counseling and Education has received a \$10,000.00 grant award from the Lincoln Financial Foundation. The grant will be used to support the Life or Debt program which is provided at no cost to FinancialHope clients, and made possible with the support of the Lincoln Financial Foundation. The program is designed to provide people with the skill they need to handle their finances responsibly; build confidence in their ability to make wise financial decisions; and simple steps to follow for a lifetime of financial freedom.

“FinancialHope is committed to helping individuals in our community seeking financial education and guidance through our holistic financial counseling,” stated Joe Schenkel, president of FinancialHope. “The Life or Debt program allows for people to take the first step towards creating a budget, and becoming more aware of where their money goes,” Schenkel concluded.

## Consumer Credit Counseling Service of the Black Hills/Rushmore Consumer Credit Research Center

Arvind Gaesan and Carly Tubbs with the Human Rights Watch traveled to South Dakota this past summer to speak to people regarding their research on predatory lending, and its impact on people. Gaesan and Tubbs met with Terry Mills, community outreach and education manager of CCCS of the Black Hills/Rushmore Consumer Credit Research Center. Mr. Mills arranged for them to speak with clients struggling with payday loans. Gaesan and Tubbs also traveled to the Pine Ridge and Cheyenne River Indian Reservations in South Dakota. Human Rights Watch is headquartered in Washington, DC, and is a nonprofit, nongovernmental human rights organization made up of more than 300 staff members around the globe.

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# NFCC Member Agency News & Notes

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## Consumer Credit Counseling Service of Greater San Antonio



Nadeau

Roger Nadeau recently joined Consumer Credit Counseling Service of Greater San Antonio (CCSSA) as the agency's Chief Financial Officer. He has a Business degree from the University of North Florida, and over 20 years experience in accounting as a Certified Public Accountant. As a self-employed business owner, Nadeau was involved in the audits and reviews of his business clients, and brings this expertise to his work with CCCSSA.

## Consumer Credit Counseling Services of Huntington, a Division of Goodwill Industries



Goodwill Industries of KYOWVA Area, Inc., along with three other Goodwill's, has been named as a National Family Financial Stability "Center of Excellence."

Along with the honor of being named, Goodwill was also given a \$5,000 award, will be recognized at the 2013 Spring Learning Conference, and their commitment to excellence will be highlighted in a "Centers of Excellence: Promising Practices and Strategies," document that will be published on MyGoodwill.

*"We recognized the long-term benefits of asset-building, and securing financial stability to individuals and families as a holistic approach to supporting families in our community,"*

Kimberly Lewis, executive director,  
Goodwill Industries of KYOWVA.

Goodwill's mission and dedication to empower people to overcome employment barriers, and to help strengthen families and communities is reflected in their programs that integrate financial stability into their practices. "We recognized the long-term benefits of asset-building, and securing financial stability to individuals and families as a holistic approach to supporting families in our community," said Kimberly Lewis, executive director of the Goodwill Industries of KYOWVA.



## Family Services, Inc.

With almost two decades in the industry, Consumer Credit Counseling Services Director Michaele Pena will retire on December 31, 2012 from Family Services, Inc. (FSI)—a Charleston, SC nonprofit. Before her 11-year tenure at FSI, Michaele worked in credit counseling for several years in Norfolk, VA. She moved to Charleston to work as Operations Manager for the Consumer Credit Counseling Services division of FSI, and quickly moved up to her director position.



Pena

Friend and colleague, Iris Albright, conservatorship director with FSI, Inc, said that Pena is a tenderhearted and compassionate person. "She takes excellent care of clients," said Albright. FSI staff members admire Pena's service to the organization. "She has been a leader and valued associate. She has been instrumental in the creative aspects of the agency, and will be missed by us all," said FSI Executive Director David Geer III.

## Consumer Credit Counseling Service of Orange County



Consumer Credit Counseling Service of Orange County (CCCS-OC) was honored to receive an award for Best

Monthly Newsletter, and Best Website at the Internet Marketing Association's 2012 Impact Awards event held on the evening of September 21 at the Aria Convention Center at CityCenter in Las Vegas, NV.

The 2012 IMA Conference and Impact Awards was a landmark three-day event featuring important keynote addresses, and in-depth breakout sessions on an array of topics including advertising, analytics, email, mobile, search, social, strategy, technology, and websites. Keynotes and breakout presentations were delivered by

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individuals who are preeminent in their fields, and imparted their industry knowledge and professional expertise.



*Guerrero*

CCCS-OC is pleased to welcome Brenda Guerrero to the education department as the newest education specialist. Brenda has volunteered for CCCS-OC for the last three Community Tax Day Campaigns as a certified Volunteer Income Tax Assistant (VITA) preparing taxes for low-to-moderate income taxpayers, and promoting awareness to the Earned Income Tax Credit (EITC).

Her role with CCCS-OC is to teach financial literacy education to Orange County, CA consumers in English and Spanish. In the last three months Brenda has reached out to community partners who are now key community partners; Orange County Head Start, MANA, Department of Rehabilitation, Liberty Baptist Church, The Wooden Floor, and Orange County's Children's Therapeutic Center.



*Lohrenz*

Natalie Lohrenz, director of counseling at CCCS-OC, has received a well-deserved promotion to Chief Development Officer. She will continue her pivotal role in the direction and management of counseling, and she will also be in charge of bringing in new business channels for CCCS-OC.



*Cameron*

CCCS-OC is pleased to announce the promotion of Stan Cameron to Housing Counseling Coordinator. After a career in finance, Stan joined CCCS-OC in 2005 as a part-time Youth Education Specialist, and then he moved into counseling on a full-time basis.



*Dam*

Amy Dam joined CCCS-OC as a Customer Service Representative after receiving her degree from California State University Long Beach in Psychology.



*Moreno*

Robby Moreno joined CCCS-OC as a bilingual Customer Service Representative in July.



*Reyna*

David Reyna joined CCCS-OC as a Housing Development Coordinator. Reyna has an undergraduate degree in Public Administration, a Masters in Public Administration with an emphasis in Urban Management, and he holds a Professional Certificate in Homeownership and Community Lending from NeighborWorks America.

## Clarifi

Patty Hasson, president and executive director of Philadelphia-based



NFCC Member Agency Clarifi, has been appointed as one of the 25 advisory board members for the



*Hasson*

Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board. The newly-formed board will provide advice to CFPB leadership on a broad range of consumer financial issues and emerging market trends.

"This group of experts truly represents the interests of the diverse people and communities we serve. The Consumer Advisory Board will be a key resource to the CFPB, and I look forward to working with its members to further our mission to protect American consumers," says CFPB Director Richard Cordray.

For 14 years, Patty has led Clarifi through a period of dramatic changes within the industry, while providing options and solutions to consumers in an increasingly complex financial world. Under her leadership, Clarifi has grown to meet the intense demand for financial counseling and education services in the Greater Philadelphia area, South Jersey, and Delaware.

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# When the community works together, the community works.

At Bank of America, we're committed to supporting the communities where we live and work. That's why we work closely with the Consumer Credit Counseling industry, financial education programs, local businesses and the organizations and individuals dedicated to improving their neighborhoods. Because when we give, lend and invest in communities across the country, it makes a difference for everyone.

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## **Together We Can Make A World of Difference**

Supporting Financial Literacy and Education to help shape the lives of individuals and families today will build a strong future for tomorrow.

Congratulations to the NFCC for the continued success of the past, present, and future.

**CHASE** 

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The CFPB was established as part of The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. One of their main functions is to make sure consumers have the information they need to make informed financial decisions for themselves and their families.

Congratulations to Clarifi who recently took 2nd place in The Prudential Leadership Awards for Exceptional Nonprofit Boards hosted by BoardSource, and will receive a \$10,000 grant provided by The Prudential Foundation.



The competition recognizes boards that exemplify exceptional governance, and demonstrate their ability to drive positive change in the areas of structure, fundraising, or governance. Clarifi compiled an essay and a video to participate.

“Each finalist organization demonstrates how boards that balance sound structure, effective practices, and strong interpersonal dynamics can create sustainable change in their communities,” says Linda Crompton, BoardSource president and Chief Executive Officer.

For the final round of competition among the five finalists, Clarifi President and Executive Director Patty Hasson, and Board Member Steve Delaney participated in an on-site question-and-answer session at the BoardSource Leadership Forum before a panel of judges.

“Effective nonprofit organizational governance is comprised of strong leadership, effective partnerships, solid financial management, and forward thinking planning,” says Shané Harris, vice president of

*“These winning organizations exemplified all of these characteristics, and we applaud them for their efforts”*

—Shané Harris  
VP, The Prudential Foundation

The Prudential Foundation. “These winning organizations exemplified all of these characteristics, and we applaud them for their efforts.”

Clarifi’s video shared the story of how the agency embarked on a board-driven rebranding initiative resulting in a name change, the creation of nine new core values, and an organization-wide commitment to building “Lifelong Financial Literacy” among its clients and throughout its community.

To view Clarifi’s winning video, visit [clarifi.org](http://clarifi.org) and search “Prudential”.

## OnTrack Financial Education & Counseling



*Celeste Collins,  
executive director,  
OnTrack Financial  
Education*

Women from across the Western North Carolina region gathered for OnTrack WNC’s first Women & Money Conference to empower their financial lives. Workshops were offered on a variety of topics from sawing through debt to stocking up on investment tools. Single, married, divorced, widowed, low-income, wealthy, working, and retired women with a variety of situations and experiences all came with the same mission: to EMPOWER their financial lives!

The Women & Money Conference, sponsored by the Foundation for Financial Planning, included over 30 workshops taught by local female financial professionals on topics in three focus areas: Build Your Financial

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Foundation, Nail Down Your Financial Future, and Retool for a New Direction. In addition to these fantastic workshops motivational speaker and therapist Jessica Chilton, president and founder of Spark Creative Wellness, presented a powerful keynote presentation titled, "Three Inner Power Tools to Spark Your Financial Wellness". It was truly an inspirational and POWERFUL day!

As a next step to the conference women who attended are encouraged to take OnTrack WNC's six-part financial education series entitled "Money Buddies" offered through the Women's Financial Empowerment Center, (WFEC). Graduates from Money Buddies receive a free financial plan customized and prepared by a local Certified Financial Planner™.



## Financial Pathways of the Piedmont

In September 2012, Consumer Credit Counseling Services of Forsyth County celebrated its 40th anniversary, and began its fifth decade under a new name: Financial Pathways of the Piedmont. At a gala luncheon on September 13 the newly christened agency was joined by more than 170 colleagues and partners from local financial and nonprofit organizations to commemorate the day. Winston-Salem mayor Allen Joines spoke, and thanked the staff for their long service to the community.

Financial Pathways' mission is to provide professional consumer education and comprehensive financial and housing guidance to all members of the community. When founded in 1972, the organization focused primarily on helping people resolve debt and credit issues. Today, the nonprofit provides a wide array of programs aimed at building the financial capability and assets of individuals and families.



*Henderson*

Financial Pathways of the Piedmont welcomes Roxanne Henderson as its new Director of Resource Development. Henderson has worked for more than two decades in fundraising, communications, and overall nonprofit management.

## Springboard Nonprofit Consumer Credit Management



*Springboard's Senior Vice President Melinda Opperman (center) with check presented by Al Argüello, Bank of America Market President, Inland Empire (center, left) and David Hahn, Senior Vice President, Bank of America National Mortgage Outreach, California Region (center, right). Team Springboard, standing (l to r), Sheri Stuart, Stephanie Ooley, Jennifer Rodriguez, April Landry and seated (l to r), Michelle Jones and Angelica Diaz.*

Springboard Nonprofit Consumer Credit Management, Inc., (Springboard) is pleased to announce that it is the recipient of a \$15,000 educational grant from the Bank of America Charitable Foundation. The grant will be used to support P.E.A.R.L.S., Springboard's financial literacy education series geared towards women. P.E.A.R.L.S. stands for Preserving, Earning and Acquiring Real Life Skills, and consists of a series of workshops covering basic budgeting, using credit wisely, and preparing for life's stages.

The P.E.A.R.L.S. program also includes a job readiness initiative designed to help women enhance their skills, or prepare to re-enter the workforce. The grant will sponsor workshops and one-on-one counseling and mock inter-

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view sessions with volunteers from Bank of America who will lead coaching sessions on job readiness skills for the unemployed or underemployed. "We're very happy to receive this grant from Bank of America," said Melinda Opperman, Springboard's senior vice president. "The grant will help further Springboard's mission to deliver personal finance education on the full spectrum of credit and money management issues."

"Ensuring people have the right skills to get back to work, and in turn support the economic recovery, is a critical focus for us right now," said Al Arguello, Inland Empire market president, Bank of America. "Our investments in workforce development programs, such as those provided by Springboard, will help thousands of people get access to the skills they need to obtain high-quality jobs that will fuel economic recovery both locally and nationally. "Springboard, with its long-standing

history of providing quality financial education and counseling to consumers here in the Inland Empire and nationwide, is a great partner for this important focus."

## Springboard /Money Management International Partnership

Springboard is partnering with Money Management International (MMI) on a \$25 million dollar housing initiative. Springboard and MMI have joined forces to attack the affordable housing crisis, and have established a joint venture to address the affordable housing crisis in the United States. Through a \$25 million dollar initiative, both nonprofit organizations aim to assist 5,000 families by providing affordable housing units in select markets across the nation.

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## Re-Accredited NFCC Member Agencies

- InCharge Debt Solutions
- Family Service CCCS



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*Knowing the difference can  
make all the difference.*



## Have News to Share?

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Send your articles with high-resolution photos (300+ dpi) if available to Drew Kessler, Vice President of Marketing & Communications, at [dkessler@nfcc.org](mailto:dkessler@nfcc.org).

## Notables Calendar

Issue	Release Date	Materials Due
Summer 2013	June	May 17