



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can  
make all the difference.*

## ***NFCC PRESS RELEASE***

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### **NATIONAL FOUNDATION FOR CREDIT COUNSELING HONORS 2009 CLIENT OF THE YEAR**

*Story Serves as Encouragement to Those in Deep Financial Distress*

Silver Spring, MD – What would you consider the true test of your marriage and your faith? For Kandy and Russell Hildebrandt, that test came back in 2004 when Kandy began to understand the reason for Russell’s deep depression: more than \$100,000 in credit card and personal debt.

At its recent Annual Leaders Conference, the National Foundation for Credit Counseling (NFCC) honored the Hildebrandts with their annual Professional Achievement and Counseling Excellence (PACE) Clients of the Year Award. “It would be hard to imagine a more deserving couple,” said Michele Johnson, NFCC Board chair. “In spite of facing significant hurdles along the way, the Hildebrandts never took their eyes off the finish line and paid off \$123,000 of debt in less than five years.”

Their story is probably best told through the words of Kandy who said, “Basically my husband worked like a dog, albeit an injured one, as he is still fighting a serious medical condition. I took care of everything else. It’s called teamwork; it’s called for richer or poorer, in sickness and in health, and it’s called doing whatever it takes.”

The Hildebrandts would be the first to say that they couldn’t have made it without the support and advice they received from NFCC Member Agency, Family Means Consumer Credit Counseling Service based in Stillwater, MN. Certified Consumer Credit Counselor, Linda Humburg, provided encouragement, a plan and a budget to accomplish that plan.

The Hildebrandts summed up what they learned from the experience by saying:

- You can do anything if you know it’s not forever.
- You can do without many of the things you thought were “must-haves.”
- It’s ok to say that you can’t afford something.
- It’s ok to let your loved ones help out.
- God wants to provide for us, and He doesn’t charge interest.
- You can “play injured.”
- Our financial plan wasn’t working, and there was no shame in admitting it.
- It was a family effort that got us into debt, and it took a family effort to get us out.

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Kandy and Russell Hildebrandt have been married 22 years, and say their decision to not give up on paying their debts counts among the best “right decisions” they’ve made. “We are stronger now than ever,” said Kandy. “When they tell you it can’t be done, don’t believe them.”

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*The National Foundation for Credit Counseling (NFCC), founded in 1951, is the nation’s largest and longest serving national nonprofit credit counseling organization. The NFCC’s mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. NFCC Members annually help more than three million consumers through close to 850 community-based offices nationwide. For free and affordable confidential advice through a reputable NFCC Member, call (800) 388-2227, (en Español (800) 682-9832) or visit [www.nfcc.org](http://www.nfcc.org).*