National Network of Financial Experts Gather in Seattle

As Americans continue to rebuild their financial lives and re-enter the world of credit, the National Foundation for Credit Counseling (NFCC®) hosted its 49th Annual Leaders Conference in Seattle, WA September 28-October 1. Attendees heard from industry leaders who addressed the many pressing issues confronting consumers on topics relevant to the sector including cybersecurity, retirement, student loans, housing and compliance, the state of the financial services industry, and the “New Face of Poverty.”

“Members of the NFCC have a rich history of helping millions of Americans every year. During and shortly following the financial crisis those numbers soared as families struggled to stay in their homes, pay back debt, and put aside savings,” said Susan C. Keating, President and CEO of the NFCC. “Consumers continue the slow climb to getting themselves back on a solid financial footing following the Great Recession, however we need our partners—both traditional and new—to join us and work with us to foster a healthier economy and better financial future in this country.”

This year’s conference brought together more than 250 NFCC member agency executives, financial counselors and practitioners, national leaders, creditor partners, and stakeholders from around the country. Attendees benefited from remarks provided by an impressive list of speakers, as well as presentations, executive roundtables, panel discussions, and workshops around best practices in the financial education sector which provided
attendees with the tools to better serve consumers in need of financial counseling.

The NFCC wishes to recognize and thank the numerous sponsors and exhibitors for their support of the NFCC mission, and of our membership. Special recognition is given to Citibank for sponsoring 30 NFCC members to attend the conference.

The conference kicked-off with a series of member regional meetings. Over breakfast, NFCC member peers from around the country met for small group, in-person discussions to address issues of importance to their respective agencies, geographic region, and to the credit counseling sector as a whole. Following these regional breakout sessions, members reconvened to elect new Board of Trustee and Operating Committee members for the new term in addition to discussing strategies around NFCC’s 2014-2017 strategic plan. With member business concluded, the conference welcomed its first keynote speaker, Michael Kaiser, Executive Director of the National Cyber Security Alliance, who provided his thoughts on how to protect consumers and businesses from cybersecurity threats.

The afternoon sessions began with NFCC President & CEO Susan C. Keating delivering her annual State of the Credit Counseling & Financial Education Sector address in which she outlined the NFCC’s agenda for the coming year. To view the full text of Keating’s address click here.

In addition to delivering her annual address, Keating moderated a roundtable discussion with several NFCC member agency executives who answered questions, and provided their views on the state of the financial counseling sector.

Next, executives from several top financial service companies took the stage to address the state of the financial services industry. Moderated by Debbie Bianucci, President & CEO, BAI, and NFCC Advisory Council Chair, the executive roundtable discussed what has changed with increased regulation and oversight, and what changes are being made to better serve today’s consumers. In addition, they addressed consumer financial services, the impact of new technologies, and what role they believe nonprofits will play in the future.

The final session of the afternoon provided an insightful panel discussion on the topic: “The New Face of Poverty.” Forty-two million women and 28 million children in the United States are living on the brink of poverty. The panel began with opening remarks provided by Richard Levick, Chairman continued on page 3
& CEO, LEVICK, and member of the NFCC Board of Trustees, with an enlightening talk about what today’s poverty situation looks like. Panelists then took the stage to continue the dialogue. Moderated by Dawn Lockhart, President & CEO, Family Foundations of Northeast Florida, and member of the NFCC Board of Trustees, panelists discussed the perpetuating cycle of poverty faced by hard working individuals trying to move their lives forward, and the challenges that low income women face today as highlighted in the book: “The Shriver Report: A Woman’s Nation Pushes Back from the Brink” as well as HBO’s recent documentary “Paycheck to Paycheck” which was presented in association with The Shriver Report. Panel participants included Melissa Boteach, Vice President, Half in Ten and Poverty and Prosperity Program, The Center for American Progress, and Katrina Gilbert, who was featured in the HBO documentary film “Paycheck to Paycheck: The Life and Times of Katrina Gilbert.”

Welcome Reception
The day concluded with a welcome reception hosted by Wells Fargo which provided attendees the opportunity to mix, mingle, and network among colleagues and friends.

Day Two of the conference kicked-off with NFCC’s traditional creditor breakout sessions. Members met with key creditor partners to discuss important creditor-related topics including funding, policy, and process considerations. Following the creditor sessions NFCC Senior Vice President of Creditor Partnerships, Kent Leach, led an insightful panel discussion on NFCC’s Credit Solution Plan™ (CSP™) which is targeted for implementation in early 2015. Panelists Rick Bialobrzeski, Executive Vice President of Strategy, GreenPath Debt Solutions; Kate Campion, President, Cooperative Processing Solutions; Scott Laughlin, Vice President, Community & Creditor Relations, CCCS of Buffalo, Inc.; and Mary Loftus, Vice President, Advantage Credit Counseling Service, shared their insights into the work they have already completed and are planning to do in order to successfully launch the CSP. Member agencies who have not yet begun the implementation were able to ask questions, learn from their peers, and have an open discussion surrounding best practices to best prepare their agency to begin processing CSP proposals early next year.

The morning session concluded with a keynote address by D. Wayne Robinson, President and Chief Executive Officer, Student Veterans of America, who delivered remarks on how military life can affect financial stability, and why financial education is important to service members.

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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.

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

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.

To see the full range of materials, visit the NFCC Member homepage and click on Visa Practical Money Skills for Life.
Following lunch, an informative panel discussion titled “Reinventing Retirement: What’s Next?” highlighted generational views on the “R” word: retirement. Panelists discussed differing views among Millennials, Generation X, and Boomers, the shifting of career and work paths, and the economic and financial implications associated with the changes and unfamiliar territory. Panelists provided statistics and resources available to help consumers take on more responsibility to plan for retirement.

Next, Vicki Shipley, Senior Advisor with the National Council of Higher Education Resources (NCHER), delivered an address highlighting some of the major policy issues around student loans and the Higher Education Act; the particular hurdles that agencies need to consider when approaching this marketplace; and examples of some of the challenges that counselors might face when counseling student loan borrowers. Following Shipley’s address was a keynote by Dr. Angela Lyons, with the Department of Agricultural and Consumer Economics, University of Illinois, and Director, Center for Economic Education and Financial Education. Dr. Lyons provided information on the latest financial innovations to impact credit counseling, discussed an international perspective of new educational platforms, behavioral research models, and technologies relevant to the industry. In addition, she discussed how to successfully “build the business case” for credit counseling and partner with financial institutions. The afternoon session concluded with a discussion by Ron Faris, President & CEO, Ocwen, who provided his perspective on the current state of the housing market as well as future trends facing the sector.

**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 partners come together to celebrate and recognize the outstanding accomplishments by individuals within the NFCC member...
Annual Leaders Conference

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network. The evening began with a reception sponsored by Chase where attendees celebrated this year’s nominees and their achievements.

Now in its 41st year, the NFCC Professional Achievement and Counseling Excellence (PACE) Awards represents passion, commitment, and dedication. The PACE judging panel has been a key part to the success of the PACE Awards program, and includes representatives from the media, financial experts, creditors, and academia among others. The NFCC thanks this year’s panel for giving their time.

This year’s award program, sponsored by Bank of America, honored individuals in the categories of NFCC Educator of the Year, NFCC Counselor of the Year, NFCC Housing Client of the Year, and NFCC Client of the Year. In addition to

2014 PACE Award Judging Panel

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2014 PACE Award Nominees

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Educator of the Year
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- Kimberly Cole - Novadebt
- Becky House - American Financial Solutions
- Beatriz Juliao-Mauersberg - ClearPoint Credit Counseling Solutions
- Alan Prahli - Consumer Credit Counseling Service of Northeastern WI
- Sheri L. Stuart - Springboard Nonprofit Consumer Credit Mgmt., Inc.

Counselor of the Year
- Anita Bushee - Advantage Credit Counseling Service
- Aileen Chau - Consumer Credit Counseling Service of Orange County
- Ryan Deitchler - Consumer Credit Counseling Service, Inc.
- Brian Dooley - American Financial Solutions
- Randi Gosselin - Novadebt
- Cherry Hill - Consumer Credit Counseling Service of Fayetteville
- Sarah Honsinger - Apprisen
- Teri Horner - Consumer Credit Counseling Service of Northeastern WI
- Colleen Jornlin - Novadebt
- Jannet Nevarez - Springboard Nonprofit Consumer Credit Mgmt., Inc.
- Frances Olaveson - Consumer Credit Counseling Service of San Francisco
- Branden Recker - GreenPath Debt Solutions
- Paula Reed - Rural Dynamics, Inc.
- Daniel Rodriguez - ClearPoint Credit Counseling Solutions
- Dawn Watson - GreenPath Debt Solutions

Housing Client of the Year
- Linda Burton - Credit Counseling of Arkansas
- Joseph Galata - Springboard Nonprofit Consumer Credit Mgmt., Inc.
- Martha Schlesinger - GreenPath Debt Solutions
- Jeanne Turner - Consumer Credit Counseling Service of Orange County
- Fausto Villegas - ClearPoint Credit Counseling Solutions

Client of the Year
- Rod & Bonnie Barber - LSS Financial Counseling
- Courtney Engel - Consumer Credit Counseling Service of Sheboygan
- Randy Fenton - ClearPoint Credit Counseling Solutions
- Robert Gonzalez - American Financial Solutions
- Patricia Grindley - Consumer Credit Counseling Service of Sheboygan
- Tanya LaPrad - GreenPath Debt Solutions
- Tracy & Amy Lawrenz - Consumer Credit Counseling Service of Sheboygan
- Rich & Shelley Mager - Consumer Credit Counseling Service of Sheboygan
- Stephen Ralph - Apprisen
- Jonathan & Hope Unverzagt - Consumer Credit Counseling Service of Sheboygan
- Brace & Loraine Williams - Springboard Nonprofit Consumer Credit Mgmt., Inc.
recognizing members and their clients with PACE Awards, deserving NFCC partners were honored with NFCC Making the Difference Awards. The NFCC congratulates all of this year’s winners and nominees for your dedication to financial education and literacy.

The final day of the conference got underway with workshops that focused on topics affecting the financial counseling sector. First on the agenda was a workshop facilitated by Wilfredo Corps, CGFM, Director of Government Services, CBIZ MHM, LLC, who discussed areas within the federal regulations related to compliance with housing counseling awards, in addition to providing examples of best practices used in the industry by successful grantees.

Following the housing compliance workshop was a legislative stakeholder meeting hosted by NFCC member Money Management International. Agency representatives shared their efforts to seeking improvements to the Washington State debt adjuster law, and invited feedback from clients, legislators, and consumer protection groups in advance of the 2015 legislative season.

The NFCC wishes to thank the attendees, speakers, exhibitors, sponsors, creditors, and partners who participated in this year’s conference. Mark your calendars for NFCC’s 50th Annual Leaders Conference which will be held in Indianapolis, IN, September 27-30, 2015 at the Westin Indianapolis. For more information contact Drew Kessler, Vice President of Marketing & Communications, at 202.677.4347 or dkessler@nfcc.org.
Sheri Stuart embodies the mission of Springboard in countless ways, but perhaps one of the most powerful examples of this is her selfless dedication to providing financial independence to women and children who have been the victims of domestic violence. Sheri is one of the pioneers of Springboard’s PEARLS program. PEARLS stands for Preserving, Earning, and Acquiring Real Life Skills, and is Springboard’s economic empowerment and social development workshop series geared towards women of all ages. Sheri developed this acronym, and spearheaded a program that embodies its spirit of independence and self-sufficiency.

One of Sheri’s primary goals in her workshops is to help the women learn about the financial counseling and support resources available to them. Sheri begins her workshops with activities that address the emotional needs of the women, and then gradually transitions into more factual information that can help them secure better futures for themselves and their children.

Keeping true to another aspect of Springboard’s mission to promote financial literacy for all, Sheri has adapted this PEARLS program for a younger audience. Sheri teaches an age-appropriate PEARLS series to girls ages 8 to 12 at the Boys & Girls Club in San Bernardino, CA. For adolescent girls, establishing good financial habits at a young age is the key to successfully managing finances as an adult. Under Sheri’s guidance, this year Springboard hosted the second annual PEARLS Money Conference for Women. It was Sheri’s vision to collaborate with key community stakeholders, the Women’s Business Center, and financial institutions to bring a money conference for women to the Inland Empire region.

Sheri helps her workshop participants connect the world of financial aspirations to the practical world, and teaches participants how to achieve their goals sustainably. When working with high school and college students, Sheri presents a basic, preventative approach to financial success that the students can realistically apply in their daily lives. With HUD Section 8 housing participants on the other hand, Sheri suggests an entry-level approach. In the cases of bankruptcy filers, credit counseling clients, or debt management plan participants, Sheri uses a corrective approach. Each of these decisions helps Sheri’s target audience receive the information in a way that is truly beneficial for their circumstance.

Sheri works with organizations dedicated to addressing poverty, and utilizes strategies that range from crisis management to capacity building for low-income families and communities. Sheri works with these agencies to provide program assistance to underprivileged, disadvantaged, and vulnerable populations in order to help them become stable and self-sufficient.

Sheri is a seasoned communications specialist and active through the media. She writes and submits money management articles, consumer tips, and press releases providing consumers access to quality financial education information. As a testament to her years of experience, Sheri has been interviewed as an expert source by various print, on-line, radio and television outlets. She has directly impacted the educational and economic advancement of the communities that Springboard is dedicated to serving. The NFCC congratulates Sheri Stuart as the 2014 PACE Educator of the Year.
NFCC 2014 PACE Counselor of the Year
Aileen Chau, Consumer Credit Counseling of Orange County

While obtaining her Bachelor of Arts degree in Sociology with a minor in Spanish from Whittier College, Aileen Chau earned her Honors Certificate of Outstanding Studies in Sociological Practice. This prepared her well for her heartfelt and dedicated work as one of the best housing and credit counselors who work at CCCS of Orange County (CCCS of OC).

Aileen came to CCCS of OC in 2008 looking for more challenging work that was more faithful to her training in sociology, and her deep desire to help struggling families in Orange County, CA. She was first employed as a credit counselor, then also as a housing counselor in order to make a real difference for families in crisis. Her expertise gained from her previous housing work has been indispensable.

She is dedicated to finding the right individualized solution for each client she meets with. Aileen was almost single-handedly responsible for the success of CCCS of OC’s Bank of America Rebuilding Financial Stability pilot program. It was her vision that enabled CCCS of OC to have the highest re-enrollment rates for clients in the program through the many program extras she helped to brainstorm.

Aileen has also been instrumental in the success of the agency’s designated Keep Your Home California counseling initiative. This program utilizes select nonprofit housing counseling organizations to screen and submit eligible homeowners for valuable, assistance funds. She has also been the agency’s main counseling administrator of the Orange County Consumer Assistance Program (OCCAP), a cooperative partnership with other local nonprofits funded by the California Attorney General through National Mortgage Settlement funds to provide a “Housing Plus” approach to foreclosure prevention.

Her work with OCCAP has resulted in new insights into holistic case-management methods for the multi-faceted needs of these “Housing Plus” clients. The data she has collected and entered into a new proprietary computer analytic tool has provided deep insight into the methods and programs that are the most effective use of OCCAP’s time and resources.

Aileen receives rave reviews on quality improvement surveys from clients. The following is a typical example of how Aileen’s clients appreciate her work:

“I must send my best appreciation for all the dedicated and serious follow-up by Ms. Aileen Chau, your very kind and professional counselor. I have finally obtained the mortgage modification we worked to get for so long, and I could not have done it without her – I would have given up long ago. Again, through thanks for all your services that have enabled me to keep my home. It was all due to the hard work and patience of Ms. Aileen Chau.”

Congratulations to Aileen Chau, NFCC’s 2014 PACE Counselor of the Year.
NFCC 2014 PACE Housing Client of the Year
Linda Burton, Credit Counseling of Arkansas

Working for a nonprofit is a very rewarding experience; making a difference in people’s lives every day. Credit Counseling of Arkansas (CCOA), a member of the NFCC, made a positive difference in Linda Burton’s life. Five and a half years ago, Linda, a 78-year-old widow and Springdale, AR resident, started fighting to save her home, eventually turning to CCOA for help.

For years, Linda has cared for sexually abused and special needs children. She took Samantha, a special needs child, into her home 14 years ago. When Samantha reached age 18, the foster care support ended and without a committed caregiver, Samantha would have had to be institutionalized. She became Samantha’s full-time caregiver and incurred additional expenses. Her good deed had negative financial consequences – she became late on her mortgage payments and was in a battle to save her home.

When she ran into initial trouble she didn’t ignore it; she worked the problem. Before she went to CCOA, she talked to her mortgage company, to elected representatives, and others to find a solution to her problem. She wasn’t looking for a handout. She just wanted to find a way to bring the loan current, and fulfill her mortgage obligation.

Never a wild spender, Linda was tempted on occasion to use credit to purchase things she needed for the house or to care for Samantha. After Linda and her CCOA financial counselor discussed the true cost of credit, she resolved to only purchase things after she had saved cash for them.

Knowing that she needed to raise income and reduce expenses, she began to raise several chickens on her property. She cut down grocery costs as a result, and sells the extra eggs to bring in added cash. Linda is a very energetic senior citizen with an almost limitless desire to help others. With her background as a caretaker at a local special needs school, she knew that special needs children are often able to connect with animals even when they can’t connect with other people. She adopted a pair of goats and a small horse, in addition to the chickens. They graze on her property so the upkeep costs are minimal.

After a long struggle, Linda was offered a mortgage modification. It was quite a battle, but with CCOA’s help she received a $38,000 reduction in her home loan principal debt, a 1.25% reduction in interest, and a $352 lower monthly payment. She and Samantha are secure in their home, and welcome frequent special needs children that visit to see their animals.

To learn more about Linda’s inspiring story, as well as stories of other individuals who NFCC members have helped with their financial concerns, click here.
NFCC 2014 PACE Client of the Year
Jonathan & Hope Unverzagt, Consumer Credit Counseling Service of Sheboygan

Not many people would say that accumulating $38,000 in credit card debt was one of the best things that ever happened to them. Nonetheless, that’s how the NFCC 2014 PACE Clients of the Year, Jonathan and Hope Unverzagt, sum up their experience.

It was a happy ending with a rocky beginning. The Unverzagt's story is not unlike many other American families in that they had no savings, could not pay their existing debt, and were not on the same page regarding how they should manage their money. A scenario shared by many - with one exception – the Unverzagts have 11 children.

Years earlier when they began obtaining credit cards they vowed that the cards would only be used for emergencies. They quickly learned that even little incidents were labeled as emergencies when there are no savings, and the negative spiral began.

While Jonathan enjoyed the freedom to spend using the family’s credit cards, Hope was tasked with paying the bills and knew something had to change. She asked Jonathan to review the family’s financial situation with her, and for the first time in 20 years of marriage they were finally on the same financial page.

Jonathan confided in a friend and asked his advice on what to do next. He was directed to Consumer Credit Counseling Service in Sheboygan, WI, and made the first step toward freedom from the bondage of debt. The financial counselor provided them with a customized debt management plan and ongoing counseling that changed their relationship with money, and resulted in a happier family that could now work as a team.

Since part of their spending problem was due to a lack of savings, they made creating a savings account a priority. Times were tight, though. “We picked up a little extra income here and there,” said Hope. “My husband refereed basketball games; I scored essays online and did some writing. We learned to be happy eating beans and rice on occasion, making our own laundry detergent, and shopping at Goodwill—all things we had done before, but which now had become a regular part of our routine in order for us to maintain our tight budget.”

When each child reached an appropriate age, the Unverzagts would sit them down for “the talk,” although they admit it probably wasn't the same talk most parents have with their children. The topic of their conversation was around principal and interest.

“Our children thanked us for it later when they encountered college classmates who didn’t have any financial skills, and had accumulated mountains of debt, not fully understanding how it all worked. We were so pleased when our older children bought cars with cash, and the teens learned how to do the family grocery shopping while staying within budget,” Hope continued. “We are so thankful for the part CCCS has played in bringing us to this place in our lives and for providing us with a wonderful success story,” said Jonathan.

“I can only imagine the creativity and motivational skills the Unverzagt's possess that allowed them to keep themselves and 11 children focused on becoming debt free,” said Ken King, Executive Director of Consumer Credit Counseling Service of Sheboygan. “The real reward isn't paying off of all of the debt, but the gift of money management they have given their children.”
The NFCC Honors Distinguished and Deserving Leaders with the 2014 Making the Difference Awards

The NFCC’s Making the Difference Awards honor individuals who have made a significant contribution to assisting consumers with financial literacy, awareness, and education. We, individually and as a country, benefit from their passion and dedication to improving lives through financial education.

Making the Difference Chair Award

Kevin Rhein
Senior Executive Vice President
Chief Information Officer
Wells Fargo & Company

For his support of the NFCC, his active promotion of financial literacy, and his leadership in developing innovative ways to serve the under-banked market, Kevin Rhein was presented with the 2014 Making the Difference Chair Award.

Making the Difference Advocate Award

John Ulzheimer
President
The Ulzheimer Group, LLC

For his regular contributions to the NFCC blog, and his involvement and support of NFCC’s Sharpen Your Financial Focus™ initiative, John Ulzheimer was awarded with the 2014 Making the Difference Advocate Award.

Making the Difference Partner Award

Jill Bugh
Senior Business Leader
MasterCard Worldwide

For her support of the financial counseling sector and her ability to develop proven capabilities in business planning, strategy development, and product plan execution, Jill Bugh was presented with the 2014 Making the Difference Partner Award.

Making the Difference Partner Award

Kerry Sullivan
President
Bank of America Charitable Foundation

In recognition of the valued partnership the NFCC has with Bank of America, and her generous support of NFCC’s Sharpen Your Financial Focus™ and other financial education initiatives, Kerry Sullivan was awarded with the 2014 Making the Difference Partner Award.

Making the Difference Award

Katrina Gilbert
“Paycheck to Paycheck: The Life and Times of Katrina Gilbert”
An HBO Documentary Film

Katrina Gilbert never expected to be a single mother of three young children, overworked, underpaid, struggling, and wondering if she will ever be able to get ahead. She also never expected to be featured in a documentary which tells the story of a year in the life of one mother whose daily struggles illuminate the challenges faced by more than 42 million American women, and the 28 million children who depend on them.

Katrina’s willingness to share her story, her perseverance, and tenacity is an inspiration. For this, the NFCC presented Katrina Gilbert with the 2014 Making the Difference Award.
Thank You to the Following NFCC Conference Sponsors

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**Silver Partner**
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- Practical Money Skills

**Bronze Partner**
- COA
- Discover
- MasterCard Worldwide
- Mutual of America

**Partnership Plus**
- BAI
- CPR
SO YOU CAN

Be a part of something bigger.

Chase is proud to support the National Foundation for Credit Counseling. Chase is committed to working alongside the NFCC to help financially educate and empower millions of people in communities across the country.

jpmorganchase.com/corporateresponsibility

CHASE
Sharpen Your Financial Focus™ Reaches One-Year Mark

The first year of the Sharpen Your Financial Focus (Sharpen) personal financial stabilization initiative concluded on August 31. The NFCC wishes to extend a special thank you to the following leading financial services companies for their financial support and contributions:

**Sharpen Alliance**
- Bank of America
- Chase
- Synchrony Financial
- Wells Fargo

**Sharpen Alliance Partner**
- Experian

During the first year of the program, 80 NFCC member agencies enrolled over 31,000 individuals and/or families into the targeted, Three-Step Personal Financial Stabilization Program (Three Step Program), with 29,000 people receiving a customized, one-on-one financial review and 8,000 consumers participating in a targeted education activity. As a result of the generous funding provided, the NFCC reimbursed agencies nearly $3.9M.

NFCC member agencies have been engaged at many levels with Sharpen Your Financial Focus and benefited greatly. In a recent member survey, representatives responded with an average rating of 4.12, reflecting a high satisfaction level with the overall effort on a scale of 1 to 5 with 5 being “very satisfied.” At a time when funding at the agency level was much-needed, the majority of respondents indicated that additional funding was one of the top benefits for participating in the initiative.

The national awareness campaign was also a key component of the overall Sharpen endeavor. As a result of this and other ongoing efforts, in the first year of the Sharpen initiative the NFCC was successful in generating 5.6B media audience impressions overall, and reaching 2.9M consumers taking action through the NFCC by internet, phone, or at an NFCC member agency to improve their financial situation.

The NFCC also provided assistance to member agencies offering financial reviews and Hands on Banking® for Military education courses targeted specifically for service members’ unique financial needs. New strategies designed to increase military participation are already being implemented for year 2 of Sharpen Your Financial Focus. Being selected as one of the members of the Department of Defense Financial Readiness Roundtable and the Veterans Financial Coalition has served to add credibility and recognition to the NFCC and its member agencies as we work to provide financial education to the military audience.

In order to increase visibility and grassroots support for the Sharpen initiative, the NFCC continues to enlist partner organizations, media personalities, government organizations, and other friends of the NFCC that have demonstrated a real commitment to financial stability. This group, referred to collectively as the Friends of the Sharpen Alliance, are instrumental in building awareness and publicity for the initiative.

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In the first year of Sharpen, the NFCC is proud to have enlisted nine Friends of the Sharpen Alliance:

- AllClear ID
- BAI
- Clark Howard, consumer expert and host of the nationally syndicated Clark Howard Show
- Family, Career and Community Leaders of America
- FraudAvengers.org
- Jump$tart Coalition for Personal Financial Literacy
- Mission Asset Fund
- Society for Financial Education and Professional Development
- Ways to Work

The NFCC has also partnered with researchers from The Ohio State University (OSU), Stephanie Moulton and Stephen Roll, to perform a detailed, long-term analysis of consumers enrolled in the Three-Step Program. Moulton and Roll have led the review and synthesis of the aggregate data collected through the Three-Step Program, and will continue to assess the data as the program progresses. Additionally, Experian has been instrumental in developing a secure method to collect information from a subset of Three-Step Program participants for a long-term credit data analysis, and has performed ongoing quarterly archival data pulls to collect historical credit report data for these clients working closely with agencies participating in the long-term credit analysis effort. Final results from the evaluation are still pending; however, preliminary results from data collected as of July 2014 are available, and offer promising findings which will be shared in the coming months.

For more information about the Sharpen Your Financial Focus initiative contact Rhonda Ashburn, Senior Director of Financial Education Programs, at 202.677.4343 or rashburn@nfcc.org.

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1 Audience impressions are measured as impressions generated from all NFCC print and digital media outreach, including paid advertisements, earned media spots, and social media.

2 Consumers taking action are measured by calls to the NFCC’s national locator phone lines, total visitors to the NFCC website and blog, financial reviews and education sessions requested and provided at NFCC member agencies, online banner ad click-throughs, MyMoneyCheckUp® activity, and completed follow-up surveys.

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Twitter
www.twitter.com/NFCCDebtAdvice

Facebook
www.facebook.com/NFCCDebtAdvice

YouTube
www.YouTube.com/NFCC09

NFCC Blog
http://financialeducation.nfcc.org

LinkedIn
https://www.linkedin.com/company/national-foundation-for-credit-counseling

Pinterest
http://www.pinterest.com/nfccdebtadvice/

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Knowing the difference can make all the difference.
NFCC Board Chair Co-Authors New Book on Retirement
Highlights the Ways Baby Boomers are Rejecting Retirement and Charting New Chapters in Their Lives

NFCC Board of Trustees Chair, Cathy Allen, has co-authored and launched a new book, Revolutionary Retirement: What’s Next for YOU?, which focuses on the critical issue for the 10,000 Baby Boomers who are turning 65 each day.

Longevity predictions indicate that Boomers will live into their mid-eighties to one hundreds, and much of that time will be healthy and active. The Boomer Generation wants to remain relevant, be fulfilled, leave legacies, and redefine the meaning of retirement, just as they have in other phases of their lives while paving the way for generations to come.

Many Boomers are following their passions for volunteering, travel, new creative endeavors, sports, and grand parenting, happy that they have the resources and good health to do so. But with 75% of Boomers financially unprepared for retirement and 70% still supporting their adult children, many need to find new sources of revenue or reinvent themselves into new careers. The book is about much more than finances, though it’s about living your life to the fullest and reinventing yourself for the next chapter of life.

“What’s next?” That is the single most powerful question of our time, and at the heart of the new book. This is one of the book endorsements from Alan Webber, Co-Founder of Fast Company magazine, and co-author of Life Reimagined: Discovering Your New Life Possibilities.

Billy Crystal, actor and comedian, says “For anyone thinking of retiring and changing their lives, this is the book for you.”

“This terrific resource offers an eloquent and insightful road map for making the so-called ‘retirement years’ exciting and fulfilling. It is a must–read companion for every Baby Boomer seeking to make the most of the great gift of longer lives” quotes Marc Freedman, Founder and CEO of Encore.org.

The authors provide insights on creative and fulfilling use of time, how to keep making money and make it last, ways to improve your health, as well as building and leaving a legacy. Over 300 individuals and 25 organizations were interviewed to create resources and a book useful for individuals, organizations, corporations, and their employees.

The co-authors are four Baby Boomer professional women who have walked the talk and reinvented themselves from corporate executives, consultants, and national security policy experts to new careers. They have written two other books together and provide retreats, workshops, webinars, speaking events, courses, and forums on the topic. Articles about them and their collaboration have appeared in the Wall Street Journal, the New York Times, and on CNNMoney.com, as well as in other media. They have appeared on NBC in the Morning, Fox Business News, ABC’s Good Morning America, The Gayle King Show, New York’s WPIX, and Martha Stewart Radio, among others.

For more information visit www.rebootpartnersllc.com.
Keating Speaks at Federal Reserve Bank of Dallas

According to the Federal Reserve Bank of Dallas Senior Economist, Wenhua Di, at least 70 percent of college students today are encumbered with student loans. Recently the Federal Reserve Bank of Dallas, in partnership with Consumer Credit Counseling Service of Greater Dallas (CCCS), hosted a keynote address and panel discussion titled, “Student Loan Debt and the American Economy: Impact on Our Future,” to examine the impact student loan commitments and default are having on young Americans today.

The keynote address was provided by Susan C. Keating, President & CEO of the National Foundation for Credit Counseling. Along with Keating, the panel, moderated by CCCS Vice President of Community Relations, Todd Mark, included:

- Dr. Joe May, Chancellor, Dallas County Community College District;
- Wenhua Di, Senior Economist, Federal Reserve Bank of Dallas;
- Wade Peterson, Market Division Manager for Educational Services, Wells Fargo.

“Never in the history of the NFCC have we experienced this level of student loan debt when counseling,” said Keating, “It has become increasingly clear that young adults and their parents need financial education before pursuing higher education. Many now painfully realize that without a thorough grasp of the financial commitment associated with a student loan, their ability to repay the debt could be greatly compromised.”

The panel took questions related to current policies addressing student loan affordability and student loan counseling, highlights of which include:

- Keating reiterated the need for financial counseling prior to obtaining a student loan, and for families to consider the student’s area of study and future earning capacity as part of that discussion.
- Dr. May pointed out the growth in community college enrollment could be attributed to rising college costs.
- Peterson added that while other banks are leaving the student loan business, Wells Fargo sees the long-term value in higher education, and is committed to working with families to find the right path for their students.

NFCC member, CCCS, provides student loan affordability and student loan default counseling at no cost to consumers. One-on-one counseling sessions assess the financial needs of family, and establish financial goals including secondary education and retirement.

For more information contact CCCS at 800.249.2227 or www.cccs.net.

Did You Know...?

Nearly three in four adults (73%) agree – and one in five (20%) strongly agree – that they could benefit from advice and answers to everyday financial questions from a professional.

Source: 2014 NFCC Financial Literacy Survey
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.

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.*

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.

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.

Pricing & Ordering Information

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College Credit for Life
FREE!
To Download Visit: www.NFCC.org/FinancialEducation/Credit

Avoiding Foreclosure DVD
FREE!
To order call (202) 677-4300
email: orders@nfcc.org
or visit www.NFCC.org

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

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*
Keating Participates in BAI Financial Executive Collaborative

The banking industry has made efforts over the past few years to rebuild the level of consumer trust and confidence that was impacted in the wake of the financial crisis. Individual banks have undertaken programs with much effort to improve the financial well-being of customers, but the impact appears to have been minimal.

The purpose of this invitation-only executive session was to facilitate dialog to determine what steps might be taken to collaborate differently across the industry to build financial wellness. Moderated by Debbie Bianucci, BAI President & CEO and Chair of NFCC’s Advisory Council, industry leaders convened to cover three primary topics:

• The Customer Perspective: What do consumers think? What do they want that they don’t have? How can banks make more of an impact on their lives?

• The Current State of the Industry: A high-level overview of financial wellness initiatives, research, and analysis framing where the financial services industry is today.

• What options should be explored and considered for implementation?

BAI is a financial services association that serves a wide segment of the financial services industry, from the largest multinational banks to community-based institutions. For more information visit www.BAI.org.

NFCC Welcomes New Staff

Mélanie Bloch
Mélanie Bloch recently joined the NFCC as a Business Analyst to ensure proper collection and data analysis of major programs, initiatives, and grants. With her fresh perspective as a recent graduate from the University of Maryland with a B.S. in Mathematics, she will assist the NFCC by analyzing data in ways designed to demonstrate the NFCC’s performance, impact, and effectiveness of its grant programs.

Ann Estes
Ann Estes joined the NFCC as Vice President of Business Development in July 2014. In this role, she directs all business development as well as non-creditor partnership activities. In partnership with the CEO and COO, she is responsible for all fundraising and development activities to forge new relationships and strategic alliances, further building the NFCC brand, visibility, impact, and financial resources.

Colleen Hoang
Colleen Hoang joined the NFCC staff as the organization’s new Federal Grants Administrator.

Prior to joining the NFCC, Estes spent over 30 years in financial services. In 2000, Estes transitioned into credit counseling. She began her credit counseling career as the Director of Operations for ClearPoint Credit Counseling Solutions, and later served as the Regional President for the Atlantic & Heartland Regions. During 2012, Estes transitioned into the role of Vice President of Strategic Partnerships for Apprisen.

Before joining the NFCC, Hoang worked at the University of Maryland’s Office of Contracts and Grant Accounting. In addition to managing the National Foreclosure Mitigation Counseling grant, she is responsible for tracking expenses made to the accounts to ensure they adhere to the guidelines of the contracts and/or OMB Circulators as well as drafting financial reports.
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2014–2015

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NFCC News & Notes

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At Bank of America, we’re connecting our resources and people to the things that make life better in communities across the U.S. From working with local businesses that create jobs and supporting nonprofits that address critical needs to revitalizing neighborhoods and funding safe and affordable housing, our mission is simple: to help communities thrive.

Learn more about how we’re helping at bankofamerica.com/local
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Creditor Relations

NFCC Credit Solution Plan™ On Track for 2015 Implementation

The NFCC Creditor Relations team continues to work with its Advisory Council on initiatives that will improve member agency operating functions, sustainable funding, and tailored repayment plans for consumers. The NFCC Advisory Council, comprised of financial services representatives, academics, consumer groups, service delivery organizations, and NFCC member agencies, continues to lead the debt management sector with respect to improving how credit counseling agencies and creditors can better serve their customers.

The main focus of the Creditor Relations team continues to be the NFCC Credit Solution Plan™ (CSP™). The main goal of the CSP is to improve the process of enrolling consumers onto a repayment plan tailored to their individual circumstances which will increase retention rates, and successful completion of a payment plan. The CSP will also create efficiencies for both agencies and creditors which will improve the flow of debt management proposals, and ultimately provide an improved funding process.

The NFCC has recently been working with its members, financial institutions, and 3rd party service providers as we enter into the implementation period for the CSP. We have received confirmation from MasterCard that work needed to its RPPS system to support the CSP will be completed in May 2015. With that news, both agency members and creditors can now prioritize the work needed to prepare their internal systems to implement the CSP. We do expect the implementation process to be an iterative one due to each organization’s internal approval and prioritization processes.

The Creditor Relations team continues conversations with creditors to firm up commitments for participation in the CSP as well as closing the funding gap which currently exists. In addition, the NFCC has begun to hold training sessions to equip its members with information needed to process CSP debt management proposals. In the coming months, both member agencies and creditors will begin to finalize implementation plans, test systems, and train internal staff on CSP related operations.

For more information contact Kent Leach, Senior Vice President of Creditor Partnerships, at 202.677.4342 or kleach@nfcc.org.

Did You Know...?

About one in three U.S. adults (34%) carry credit card debt from month to month – a proportion that has steadily declined since 2009 when this question was first asked (44% 2009, 41% 2010, 40% 2011, 39% 2012, 37% 2013).

Source: 2014 NFCC Financial Literacy Survey
COMMITTED TO COMMUNITY

Capital One® works every day to give back to the communities where we live and work. Through programs that support financial literacy, education and affordable housing, we provide people the tools they need to succeed.

Capital One is proud to support the National Foundation for Credit Counseling.
NFCC Collaborates with Consumer Financial Protection Bureau

The NFCC is pleased to announce its partnership with the Consumer Financial Protection Bureau (CFPB) on a new project titled the **CFPB Community Financial Education Project**. Under this project, NFCC members will deliver financial education in public libraries across the country.

The CFPB is the nation’s first federal agency focused solely on consumer financial protection. Created by the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Bureau’s mission is to help consumer financial markets work for American consumers, responsible providers, and the economy as a whole. Being selected as a community partner by the CFPB has served to add credibility and recognition to the NFCC and its member agencies as a trusted provider of financial education in local communities.

By working with public libraries and the NFCC, the CFPB intends to make reliable, unbiased financial information and tools more available to consumers. To learn more about the CFPB and the library initiative [click here](#).

NFCC-TD Bank Partner to Provide Financial Education Seminars

TD Bank is in its second year of partnering with the NFCC to sponsor 110 adult financial education seminars in Florida, New York City, North Carolina, South Carolina, and Pennsylvania. To date, under this program the NFCC has conducted 89 seminars and reached over 1,600 individuals which is 80% of the targeted outreach goal.

The seminars are open to anyone who may benefit from financial counseling, those struggling with personal finances, and individuals and families who want to learn more about how to build personal wealth, buy a home, or invest in the future. The adult financial education seminars are free to the public, and are scheduled to run through the end of the year. A calendar listing of upcoming seminars is posted on the homepage of [www.NFCC.org](http://www.NFCC.org).

For more information about these and other NFCC partnerships contact Kathy Bernal, Partnerships Manager, at 202.677.4319 or kbernal@nfcc.org.

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**Did You Know...?**

As in 2013, most adults have not reviewed their credit score (60%) or their credit report (65%) within the past 12 months – more than half (54%) reviewed neither, while about three in ten (29%) reviewed both.

*Source: 2014 NFCC Financial Literacy Survey*
Housing Counseling Can Help Consumers Turn the American Dream into a Reality

Despite its many benefits, homeownership is not without its financial risks. Whether you’re a current homeowner needing assistance, or looking to purchase a home in the future, realistic goals, sound advice, careful planning, and a clear understanding of the costs involved are critical.

Studies show the benefits of receiving housing counseling. With the assistance of an NFCC-certified housing counselor 69 percent of homeowners obtained a mortgage remedy, and 56 percent were able to become current on their mortgage.

Housing counseling can help consumers prevent foreclosure, avoid predatory lenders, and find a loan modification cure to reduce monthly mortgage payments. With funding provided through Round 7 of the National Foreclosure Mitigation Counseling Program, the NFCC recently produced and released an infographic to promote the benefits of seeking housing counseling. The infographic was distributed to national media outlets which included online newspaper, TV, and radio websites throughout the country along with an editorial article that reached 13M online users.

The infographic is available for NFCC members to retag with your agency’s information for promotion in your local markets. For more information contact Drew Kessler, Vice President of Marketing & Communications, at 202.677.4347 or dkessler@nfcc.org.

Knowing the difference can make all the difference.
NFCC Remains Actively Engaged to Jumpstart Mortgage Lending

The NFCC continues to stay closely engaged in efforts to improve access to mortgage credit so that all Americans can participate in the resurgent mortgage market. With hopes for comprehensive reform of the housing market in Congress dwindling, Mel Watt, the new Director of the Federal Housing Finance Agency (FHFA), has announced a number of new efforts intended to jumpstart mortgage lending. The first has to do with risks that lenders face when securitizing loans through Fannie Mae and Freddie Mac. FHFA’s goal is to increase lenders’ appetites to make credit available to lower-income borrowers by reducing the likelihood that lenders will have to repurchase loans that they sell to the GSEs. The second effort is aimed at offering new 3% down payment mortgages for borrowers with steady incomes, but low savings. In order to receive one of these mortgages, first time homebuyers will need to receive housing counseling. These are just the latest developments in the effort to promote mortgage access, and it is exciting to see the value of housing counseling recognized so prominently by the federal government.

Director Watt recently emphasized the importance of housing counseling in testimony before Congress: “We know that the size of a down-payment – by itself – is not the most reliable indicator of whether a borrower will repay a loan. As a result, the guidelines will require that borrowers have “compensating factors” and risk mitigants – such as housing counseling, stronger credit histories, or lower debt-to-income ratios – in order to make the mortgage eligible for purchase by Fannie Mae or Freddie Mac. This approach builds on the Enterprises’ experience using compensating factors and risk mitigants.”

Additionally, in light of increased scrutiny over the servicing of federal student loans, both the Consumer Financial Protection Bureau and the Department of the Treasury have been indicating publicly that they may take steps to improve results for struggling borrowers. The NFCC remains engaged with these agencies, and are actively working to see individual counseling promoted as a solution for student borrowers.

For more information contact Matt Ribe, Director of Legislative Affairs, at 202.677.4337 or mribe@nfcc.org.

Did You Know...?

When it comes to retirement savings, about one in three U.S. adults (32%) still do not save any portion of their household’s annual income.

Source: 2014 NFCC Financial Literacy Survey
NFCC Unveils Redesigned Website with Easier Access to Critical Services and Enhanced Financial Education

The NFCC recently launched its newly redesigned website, www.NFCC.org. Whether consumers are interested in improving their level of financial literacy with tools such as educational podcasts and videos, projecting future payments through a bevy of online calculators, or locating an NFCC member agency to find solutions to their financial concerns, the enhanced tools and navigation will create a more streamlined experience.

“The NFCC is continually looking for ways to help consumers find the solutions they need to improve their financial well-being. We’re proud to provide this latest financial education resource, and hope that Americans will take advantage of all that the website has to offer,” said Susan C. Keating, President and CEO of the NFCC. The new contemporary and interactive website was developed with today’s tech-savvy consumer in mind, as it is fully functional on all mobile devices and tablets, and provides additional ways to receive financial tips via social media.

Users will immediately notice a contemporary look, increased ease of functionality, well-designed navigation, and speed. Consumers will enjoy easy access to the services that NFCC members provide, including financial counseling, housing assistance, bankruptcy counseling and education, student loan counseling, and credit report reviews. And, perhaps most important, connecting directly with an NFCC member agency is simple and straightforward.

Additional consumer resources offered on the new site include the following:

- **Consumer Tips** - Articles offer advice on topics such as spending smart, finding ways to save, understanding credit, resolving debt issues, and consumer protection.

- **NFCC Blog** - Consumers can stay updated on the latest changes in the world of personal finance through NFCC’s blog, Staying the Course, with posts from dozens of recognized personal finance experts as well as member agency certified counselors and educators.

- **Sharpen Your Financial Focus™** – Easy access to the NFCC’s comprehensive three-step financial success program offers consumers the solutions they seek for a better financial tomorrow.

- **MyMoneyCheckUp®** - Take your financial pulse through the NFCC’s MyMoneyCheckUp online financial self-assessment tool.

- **Budget Worksheet** - Tracking spending is a basic building block of financial success. The website offers a comprehensive online budget worksheet to help people better allocate their money.

- **FAQs** - Detailed FAQs provide users with a comprehensive snapshot of the solutions and services NFCC member agencies offer.

“What hasn’t changed is the NFCC’s dedication to creating a culture of financial literacy,” continued Keating. “Whether it is helping people avoid financial missteps, or finding a solution to an existing emergency, the NFCC website is the place to start.”

Look for the Spanish version of www.NFCC.org to be released soon. For more information contact Drew Kessler, Vice President of Marketing & Communications, at 202.677.4347 or dkessler@nfcc.org.
The NFCC welcomes two new financial bloggers. Tali Wee is a Marketing Content Specialist at Zillow.com. She writes about personal finances, mortgages, and home improvements for the Zillow Blog and other Zillow partners.

Jesse Campbell is the Content Specialist for Money Management International, the nation’s largest nonprofit credit counseling agency, and a proud provider of financial education services. Money Management International is a member of the National Foundation for Credit Counseling.

NFCC members and partners are invited to submit content to our blog, as well as becoming guest bloggers. To read the blog postings from these and other NFCC guest bloggers click here. For more information contact Drew Kessler, Vice President of Marketing & Communications, at 202.677.4347 or dkessler@nfcc.org.
NFCC Member Agency Spotlight

An Integrative Approach to Meeting the Financial Needs of Homeless Veterans

Chestnut Credit Counseling Services (CCCS) is a program of Chestnut Health Systems (Chestnut), a behavioral health care agency. CCCS operates independently of the other services offered through Chestnut, however, intra-agency referrals of clients serviced elsewhere within the agency are regularly received by CCCS.

Over a year ago, Chestnut received a Federal grant for an initiative that provides a range of services to veterans who are homeless, or at risk of being evicted from their home or rental property. Support Services for Veteran’s and their Families (SSVF) is intended to be a short-term intervention strategy providing services utilizing a case management model. The overall goal of SSVF is to assist in providing stabilization of the vets’ current living situation; while linking them to resources that will help them accomplish long-term housing and financial stabilization. SSVF recognizes the need for providing credit counseling services to their consumers in order to achieve this goal.

Through the experience of serving 100 plus veterans over the past year, the SSVF case management team, along with certified credit counselors from CCCS, have worked together to better define and meet the financial challenges facing vets today. CCCS offers education in small groups and addresses topics such as budgeting, debt management, and credit bureau reports. Individual needs are addressed for those whose financial circumstances require meeting one-on-one for credit counseling.

Several financial issues have emerged in working with these veterans; poor credit histories and low credit scores, outstanding debt that is in collection, low incomes due to low wage jobs or unemployment, little to no positive credit to build on, and a significant lack of confidence or hope that things will ever change for them. Most vets feel that they have lost everything, and are just barely “surviving” from one day to the next. Once they receive immediate help with rent or finding a place to live, they are relieved and open to working with other resources too. The case manager completes an initial financial assessment to determine their income, expenses, and their ability to continue paying on their own once they have been stabilized for several months. The case managers then make a referral to CCCS for either a group and/or individual appointment with the counselor.

The future is promising in continuing to develop effective strategies for coordinating and communicating as a functional team, which includes the veterans, SSVF, and CCCS. One comment from a SSVF case manager spoke to the veteran’s reaction by saying “The vets are really satisfied with the services they receive when they attend credit counseling in either a group or individual session.” Another case manager stated that “We are truly seeing a greater consciousness on the part of the vets about their finances, and what they need to do.”

For more information contact David Hill, Credit Counseling Coordinator, Chestnut Credit Counseling Services, at 800.615.3022 or dhill@chestnut.org.

Did You Know...?

Fifteen percent of adults - or more than 35 million people – roll over $2,500 or more in credit card debt each month.

Source: 2014 NFCC Financial Literacy Survey
BAI is a proud sponsor of the NFCC

Just as the NFCC plays a key role in delivering the highest quality financial education and counseling services for consumers, BAI is a recognized leader in providing objective information and intelligence to the financial services industry.

BAI works with thousands of financial services organizations as a trusted, unbiased resource for groundbreaking research and performance metrics, professional learning and development programs, and in-depth editorial coverage in our BAI Banking Strategies online magazine. We also offer a range of conferences, forums and executive roundtables, including BAI Retail Delivery, the industry’s largest conference.

Not familiar with BAI or want to learn more? Click here to register for a complimentary subscription to BAI Banking Strategies and take the first step in learning more about how BAI can be a trusted resource for you and your organization.
After Paying Off Six Figure Debt, Couple Celebrates Five Years of Remaining Debt Free

FamilyMeans Consumer Credit Counseling Service Helps Couple Pay Off $123,000 in Debt

Paying off close to $123,000 of debt in less than five years is a great accomplishment. Remaining debt free for five more years is arguably even more amazing, but that’s exactly what Kandy and Russ Hildebrandt have done.

As the NFCC Clients of the Year from 2009, the Hildebrandts are now celebrating their five-year anniversary of being debt free. They are proof that overwhelming debt does not have to control a person’s life, and that unhealthy financial habits can be successfully overcome and replaced with skills that lead to a lifetime of financial stability. Kandy now echoes even more strongly what she said back in 2009 after becoming debt free: “When they tell you it can’t be done, don’t believe them.”

Reflecting on their journey, Kandy commented, “We can thankfully say that we learned our lesson well. Today we have our mortgage and one major credit card - which we use judiciously - and pay the balance in full each month. We have not paid a penny of interest for unsecured debt since completing the Debt Management Program through FamilyMeans Consumer Credit Counseling Service, an NFCC member agency based in Stillwater, MN. That’s not to say that we haven’t been tempted, but when we think of where we once were financially and how hard we worked as a family to dig out, there is no going back to the bondage of debt again.”

In the years since becoming debt free, the Hildebrandts have faced the same economic challenges many other Americans have experienced. For example, even though the cost-of-living has continued to increase annually, they have not had a pay raise during the past five years. This required the Hildebrandts to prolong the cost-saving mentality that served them so well while paying off their debts.

The following are examples of cost-cutting measures the Hildebrant family has continued to make use of during lean economic times:

- Relying on window air conditioners for three years after the central air-conditioner could no longer be repaired;
- Going without a second vehicle until the funds were available to buy another one with cash;
- Thrift stores, garage sales, and online auctions have allowed them to buy used versus new, and provide significant savings along with the satisfaction of finding a great deal;
- Installing rain barrels to save on water bills during the summer months, and using the water on the vegetable garden they planted; and
- Periodically working double shifts in order to save on commuting expenses.

The Hildebrandts insist that there’s nothing special about them. Kandy’s advice to those facing seemingly insurmountable debt: “Anyone can do what we did if they embrace the help that is available through an NFCC member agency, and are willing to change their financial habits and maintain a “whatever it takes” mentality.”

To learn more on the Hildebrandt’s journey to becoming debt-free click here. For more information contact FamilyMeans Consumer Credit Counseling Service at 651.439.4841 or www.familymeans.org.
Financial Pathways of the Piedmont Wins Top Nonprofit Award

Financial Pathways of the Piedmont (FPP) received North Carolina’s highest honor for nonprofits from the N.C. Center for Nonprofits. The Nonprofit Sector Stewardship Awards recognize organizations that use exemplary practices to be good stewards of the community’s trust and resources.

FPP has provided consumer education, and professional financial and housing guidance to families and individuals in the Winston-Salem area for 40 years. FPP President and CEO and NFCC Operating Committee member Peter Laroche says, “I believe everyone deserves an opportunity for financial well-being. We do help people manage financial crises, but we also help them address all aspects of personal finances such as saving, budgeting, improving their credit, using credit wisely, resolving debt, and succeeding at homeownership.”

“Financial Pathways of the Piedmont helps people keep their personal finances sound, but it also makes sure that the community’s resources are used very carefully,” says Jane Kendall, President of the N.C. Center for Nonprofits. “We are honoring FPP for its innovative collaboration with another great nonprofit, The Enrichment Center, to continue vital services to the community that were in jeopardy. The two organizations decided to move the program, including staff, from The Enrichment Center to FPP. Their partnership gave one nonprofit a ‘way out’ from a program that had outgrown its origins. And, it gave another nonprofit a way to use its experience to serve more clients in a way that helps everyone.”

“If the program had closed, many people could have been pushed into homelessness,” says Emily Zimmern, who chairs the Board of Directors of the N.C. Center for Nonprofits. “The board and staff leaders of both organizations were wise and diligent. Together, they put the community’s interests first.”

The Enrichment Center is an Affiliated Chapter of The Arc. For 30 years, it has enabled people with intellectual and developmental disabilities to grow as individuals, live with dignity, and have choices in their lives. Two years ago, it took a step that the Center for Nonprofits strongly recommends that every nonprofit do periodically. It conducted a thorough review of its mission and of each of its programs.

The Enrichment Center’s Board of Directors and staff identified one program that did not align exactly with the mission. While the “Representative Payee” program did serve people with intellectual and development disabilities, it also served many with other kinds of disabilities.

The Enrichment Center had worked as a Social Security Administration (SSA) Representative Payee organization for 13 years. The program helps Social Security recipients that cannot manage their benefits, often because of insecure living situations, mental illness, substance abuse, or developmental disabilities. The Payee organization receives the SSA benefits on behalf of the client and pays their rent, utilities, and other recurring expenses. The program helps to prevent fraud and homelessness.

Its Board could have decided to continue the federally-supported program or to close it completely, but it rejected both options. Instead, the Board decided to seek a new home to manage the program and ideally to employ its

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staff so they approached FFP. After months of discussion among the organizations’ executives and Boards, FPP began a due-diligence process to determine if it would be prudent for it to become an SSA Payee Agency and take on those served by The Enrichment Center.

“These are the kinds of issues that any nonprofit should address when it considers adding a new program,” says CPA Walter Davenport, who serves as Treasurer of the N.C. Center for Nonprofits. “They also are good questions for deciding whether to continue a current program. Nonprofits cannot afford to keep offering programs that are not a direct fit with their core mission.”

After its careful review process, FPP’s Board found the Payee program a good fit with FPP’s mission to build financial capability and with its staff of trained, certified, and experienced financial counselors and educators. Despite a delay when the federal government shut down last October, SSA approved FPP as a Representative Payee organization. Payee clients were carefully shifted to FPP over a four-month period.

Another local nonprofit, the Mental Health Association, trained FPP staff to work effectively with individuals with mental health and substance abuse issues. A staff member from The Enrichment Center began employment at FPP in January 2014.

FPP has been able to supplement the client fees paid by SSA with grants from United Way and Center Point. Carol Atwater, who recently retired from United Way of Forsyth County says, “At first, we were anxious about whether the Payee clients’ special needs could be met. But, with their careful approach, FPP and the Enrichment Center far exceeded our hopes.”

Laroche says, “This new program taps our staff skills in treating people respectfully when they have financial struggles and helping them apply for other benefits, such as food stamps, Medicaid, and housing. We are looking for opportunities to help selected clients, with the right coaching, become candidates to resume management of their own affairs.”

For more information contact Financial Pathways of the Piedmont at 336.896.1191 or www.financialpaths.org.
As lead agency, CCCS of Mobile is pleased to announce the launch of Bank On South Alabama (BOSA), a regional anti-poverty and asset building initiative.

Bank On initiatives are based on the successful model developed by San Francisco, CA launched in 2006 that targeted unbanked and under-banked residents. Those without checking and savings accounts often rely on alternative financial services such as check cashers and payday lenders for their “banking” needs rather than mainstream financial institutions. These services often charge extremely high fees or interest that can be as much as $1,000 per month, and over a working lifetime can equal $40,000 or more. By having a no or low-cost checking account, consumers are able to save for emergencies, and build assets which provide financial stability for themselves and their families.

A key component to the initiative is financial education provided via workshops and online utilizing the FDIC Money Smart for Young Adults curriculum. Community partners along with representatives from financial institutions have been trained, and are currently conducting workshops on topics such as Bank On It (an introduction to bank services), Check It Out (how to open and maintain a checking account), and Setting Financial Goals (manage and track money), as examples.

In response to the aftermath of Hurricane Katrina in 2005, a local community foundation in Mobile convened a group of policy makers, funders, financial institutions, and social service agencies to start the regional “arm” of the statewide Alabama Asset Building Coalition. The South Alabama Asset Building Coalition was introduced to target, develop, and promote anti-poverty and asset building strategies. The group met over an 8 year period, and gained little to no traction so interest and support slowed. After several starts and stops, a few dedicated members consisting of financial institutions, community partners, and governmental representatives decided to commit themselves to continue meeting and take the lead because they knew the needs were so great. This was a significant challenge and undertaking because a collaboration of this magnitude had never been attempted. Once the group coalesced and identified a steering committee and co-chairs, BOSA was born in May 2013.

“This has been without a doubt the best group of people I’ve had the pleasure to work with,” said Sandra Dunaway, co-chair of the initiative and member of NFCC’s Operating Committee. “Egos were left at the door, the focus and purpose for the initiative were always at the forefront, and each and every Steering Committee member has devoted countless hours to ensure the success of BOSA,” Dunaway stated.

BOSA is a regional initiative that will include the 8 counties that comprise southwest Alabama. Expansion into Baldwin County is the current focus of the Steering Committee with plans to hold that launch by the end of the year. Plans also include expansion to the remaining counties by the end of 2015.

For more information contact CCCS of Mobile at 251.602.0011, or www.cccsmobile.org.
GreenPath Debt Solutions

GreenPath, Inc., a nationwide, nonprofit consumer credit counseling agency doing business as GreenPath Debt Solutions, recently announced that it is providing in-person credit counseling, financial education, and debt management services in the Georgia cities of Macon, Augusta, and Warner Robins through its recent merger with Consumer Credit Counseling Service (CCCS) of Middle Georgia, Inc.

“We are very pleased that CCCS of Middle Georgia is joining GreenPath,” said Jane McNamara, GreenPath President and CEO. “Our goals and values are similar. We’re committed to enhancing local community services to help more Georgia residents manage their finances.”

Pat Boisclair, President and CEO of the former CCCS of Middle Georgia, said the merger with GreenPath is a logical choice for his organization, as well as the community. “The staff and Board of CCCS of Middle Georgia are very pleased that we are joining the GreenPath team. We fully expect that the merger will allow our staff to spend more time working with clients, and with better technology, enhance our outreach in the communities we serve. “We absolutely believe that GreenPath is the right organization to help us assure that high-quality credit and housing counseling remains in our communities.” Boisclair will serve as community engagement liaison for GreenPath’s operations in the Southeast United States.

In addition, this year GreenPath has opened new full-service offices in San Antonio, TX; Denver, CO; Canton, MI; Jacksonville, FL; and Glen Ellyn, IL. They have opened satellite offices in Pewaukee, WI; Evergreen Park, IL; Escanaba, MI; and Haverhill, MA.

GreenPath now offers face-to-face services at 58 offices in 12 states. The company also offers licensed services by phone and Internet throughout the United States.

CCCS of Orange County

Maritza Reyna, Manager of Education with Consumer Credit Counseling Service of Orange County (CCCS-OC), recently participated in a Consumer Financial Protection Bureau/Federal Trade Commission panel discussion regarding developing improved strategies for educating and engaging Limited English Proficiency (LEP) Latinos on their debt collection rights.

Along with the panelists, Reyna gave an informative overview of the issues and beliefs facing the LEP Latinos. Other discussion items included education materials on debt collection for Latinos, and how the FTC, CFPB, consumer advocates, and debt collectors can help ensure LEP Latinos have access to the information they need about their debt collection and credit reporting rights.

Graduation in September? Yes, at the annual event hosted by CCCS-OC to recognize the hundreds of families and individuals who have completed their Debt Management Plan (DMP) or housing programs in the past year. At this inspirational and motivational event both graduates and clients who are still on their journey to debt freedom were celebrated.

Unlike a high school graduation ceremony which usually occurs a few months before people head off to college and start incurring significant debt, this graduation honors all CCCS-OC’s clients’ triumph over debt. This year they had a record-breaking class of 243 graduates, an incredible accomplishment that highlights both the dedication of their clients, and their success in helping them achieve financial stability.

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"Our Client Appreciation and Graduation Event is the premier celebration of our year's activities," said CCCS-OC President and CEO Cheryl Spencer-Borden. "We get a chance firsthand to see that our financial counseling and plans are successful, and to hear the impact we have made in people's lives."

CCCS-OC had the pleasure of having The Hubei Administration for Industry & Commerce recently visit their headquarters in Santa Ana, CA. A total of 16 government officials were given an overview of CCCS-OC services as well as a tour of their facility. The Hubei Administration for Industry & Commerce is a nonprofit government organization that focuses on credit. Some of their duties include providing investigation and regulating the credit affairs for all individuals, businesses, and families in Hubei Province, China. The services they regulate also include housing and bankruptcy. The delegation was interested in how CCCS-OC goes about educating the community on getting out of debt, and the types of services used to help clients achieve better money management skills.

ClearPoint Credit Counseling Solutions
On October 29, ClearPoint Credit Counseling Solutions conducted its first major televised phone bank since merging with CredAbility earlier this year. Coinciding with the agency's 50th anniversary, this four hour call-in event was broadcast by FOX Atlanta, and preceded by an inspiring debt management client success story. ClearPoint's telephonic system, national footprint, and enthusiastic employees allowed the agency to receive 1,000 calls and schedule 300 appointments during the phone bank. Other partnerships have included stations in Austin, TX; Los Angeles, CA; Memphis, TN; Seattle, WA; and St. Louis, MO with additional locations forthcoming.

ClearPoint Credit Counseling Solutions recently celebrated the opening of the Hispanic Center for Financial Excellence, with locations in Atlanta, GA and Miami, FL. The centers provide free financial education to the Hispanic community, and offers a unique opportunity for Hispanic clients who want to build long-term economic security. The centers are staffed by an experienced team of financial advisors who meet with clients to discuss their needs, assess their current situation, and establish personalized and well-rounded action plans for up to one year.

In just a short time the program has seen tremendous results. Data collected from the previous year revealed that 100% of clients increased and improved their knowledge of the US financial system, 67% improved their credit by resolving errors on their credit reports, and more than 59% created an emergency savings fund. All of the services at the center are offered free of charge, both in English and Spanish. For more information click here.

Navicore Solutions
Novadebt, a leader in the field of nonprofit financial counseling, recently announced that the organization will now operate under a new trade name and will be known as Navicore Solutions.

"Navicore Solutions reflects the expansion of our service portfolio of compassionate counseling solutions, and clearly conveys our mission of helping people navigate life's challenges which is at the core of everything we do," said Chief Operating Officer, Jill Feldman. "We are focused on diversifying our program and service offerings beyond financial counseling to new markets including family services and health and wellness." Ms. Feldman
add, "We remain deeply committed to providing the highest-quality financial counseling, and to developing new financial education initiatives in response to the changing needs of consumers which have been the cornerstone of our organization since 1991. We will continue to focus on the development of our national student loan counseling program which has experienced significant growth since it launched in 2013, and we are equally excited about innovative contact center and counseling initiatives that are in the early stages of development."

Navicore Solutions has been selected to participate as a program partner with United Way of Monmouth County (UWMC) in the delivery of service at a new "Center for Financial Success". The collaborative program partnership is being established to serve local residents of Monmouth County, N.J. Navicore Solutions’ efforts with UWMC and four other key program partners are specifically designed to create and maximize participants’ access to programs and services that individuals and families typically need to achieve stability and/or basic financial security. Navicore’s dedicated personal financial counselors, financial coaches, and financial education workshop leaders look forward to helping address the community’s economic stability gap. A combination of best practices will be used to respond to the immediate needs and ongoing life challenges facing families with low-to-moderate incomes.

**Housing and Credit Counseling, Inc.**

Housing and Credit Counseling, Inc. (HCCI) recently hired two new Housing and Consumer Credit Counseling staff to keep pace with the counseling and financial literacy education programs they deliver in Kansas.

HCCI welcomes Renee Earwood, previously employed as an IT Specialist with a large Kansas electric utility company, and as a performance quality specialist and trainer with a regional financial planning and investment firm. In addition, Don Berry joined HCCI after serving 28 years for the Kansas Internal Revenue Service Collection Division where he retired in 2003, and has since worked with a local attorney specializing in collections.

HCCI also welcomes Anahi Hernandez, originally from Guadalajara, Mexico and now residing in Topeka, KS, as a third member of HCCI’s Rental Housing Counseling and Education Team to meet requirements of a statewide initiative funded by the Kansas Housing Resource Corporation to provide Rental Housing counseling and classes for the general public. Hernandez will also provide training workshops for landlords, property managers, and community housing advocates statewide.

**CCC of the Savanah Area, Inc.**

Congratulations to John Wills, President of CCCS of the Savannah Area and NFCC Operating Committee member, for receiving the 2014 Glenn Shepard Leadership Award.

**CCC of West Georgia/East Alabama**

CCCS of West Georgia/East Alabama announces the retirement of Beth McMillan after 22 years of service as a counselor in their LaGrange, GA branch office. McMillan has served as a one-person office, and helped thousands of people during her career. Her willingness to do whatever was needed to help her clients, her agency, and her community will be missed.

**Springboard Nonprofit Consumer Credit Management, Inc.**

China’s Hubei Administration for Industry & Commerce delegation of 16 government officials recently visited Springboard’s headquarters office in Riverside, CA. Hubei is a province of the People’s Republic of China, located in the easternmost part of
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Central China. The purpose of the visit was to learn about Springboard’s credit counseling services, gain insight regarding trends, programs, resources, and related regulations as well as exchanging management ideas.

Springboard held its second annual PEARLS Money Conference for Women at California Baptist University. PEARLS is an acronym which stands for Preserving Earning and Acquiring Real Life Skills. The financial wellness conference featured dynamic speakers covering a variety of personal financial topics including SMART Money Goals; Credit Reports and Scores; Preparing for Homeownership; and Funding Retirement. The conference was held in October to coincide with the first annual Manage Your Money Week (MYMW), an initiative of California State Controller John Chiang’s Office, and Springboard was the MYMW “hub” partner for Riverside, CA.
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