

# Tips for Choosing a Credit Counseling Agency

Credit counseling has been a legitimate help to millions of Americans since the 1960s. Consumers have received counseling and education on budgeting, money, credit, debt and housing issues. Unfortunately, there are some bad apples in the credit counseling field that take advantage of people. Here are a few questions to help you in choosing a true, helpful counseling agency:

**Are they members of the Better Business Bureau? What is their rating?** CCOA has an A+ BBB rating.

**Is the counseling session free?** It is at CCOA.

**Is the counseling session an hour or longer? Can you return any time for free?** Yes to both, for CCOA.

**Does the agency provide any in-person counseling? Does it have local offices you can visit or merely cubicle call centers somewhere in New England?** CCOA has local offices as well as counseling provided in-person, by phone and online.

**Are there high fees or hidden fees to go on a Debt Management Program (DMP)?** CCOA has one low monthly fee for those who choose to go on a DMP to repay their debts.

**Does the agency provide financial counseling to people who have little or no debt?** CCOA does. Some agencies refuse to work with you unless you have at least \$10,000 in debt.

**Do they have much experience?** CCOA was created in 1995. The average counselor at CCOA has 11 years of financial counseling experience.

**Is the agency accountable to oversight by the Council on Accreditation and the National Foundation of Credit Counseling (NFCC)?** CCOA is accountable to both for its actions and is a United Way funded agency. For an experienced, professional, legitimate credit counseling agency you can trust, contact CCOA.



## CCOA

*Caring financial professionals*

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