We provide individuals, corporations, non-profit agencies, schools and government entities with specific programming to educate their constituents on personal financial management. We integrate educational programming in a variety of ways such as webinars, lunch n' learns, embedded counselors, speakers and co-opted programs. Each relationship is customized to fit the exact needs of the organization.

**Credit Counseling**

Clients meet with our professional certified credit counselors who evaluate their complete financial situation by looking at expenses, assets, liabilities, debts and income. Budgets are created, goals are identified and obstacles are discussed. The client leaves with a customized action plan that addresses identified issues and gives specific direction for future actions, which may include savings and emergency funds, large spending goals and purchasing a home or vehicle.

**Credit Report Review**

Clients meet with certified counselors to discuss their personal credit report and strategies for ensuring the report is a true reflection of their credit worthiness. Counselors will educate the client on how to become masters of their financial future in the eyes of a credit grantor.

**Housing Counseling**

Approved as a HUD agency, our housing counselors will review issues, options and goals with our clients. An action plan will be created for the client in order to meet determined housing goals. Housing services also include Pre-Purchase, Reverse Mortgage, Home Buyer and Renter Counseling.

**Bankruptcy Counseling**

We are approved by The Executive Office of the United States Trustee to provide federally required counseling that must take place prior to filing for consumer bankruptcy. The counseling provides consumers with information regarding options to filing.

**Student Loan Counseling**

Our certified counselors meet with clients to education them on the options for dealing with student loan debt which may include consolidation, reduction in payments, reaching a deferment, curing a default or forgiveness.

**Representative Payee**

Credit Advisors Foundation is approved by the Social Security Administration to act as a Representative Payee for those individuals deemed unable to handle their own finances.

We partner with hundreds of employers, agencies, credit grantors and collectors in the following ways:

- Provide onsite counseling by a Certified Credit Counselor.
- Provide education seminars to employers, clients and students.
- Assist in counseling delinquent consumers.
- Serve as a trusted referral for those experiencing financial difficulty.
EVERY FINANCIAL PLAN STARTS WITH A GREAT FOUNDATION

Credit Advisors Foundation is a 501(c)3 consumer education organization.

We are member of the NFCC (National Foundation for Consumer Counselling) and FCAA (Financial Counseling Agency Association) and are accredited by the Council on Accreditation.

We are a HUD approved Housing Counselling Agency, approved by the Executive Office of the United States Trustee to provide bankruptcy counseling, and licensed and bonded in 36 states.

We are an A+ accredited member of the Better Business Bureau.

FACTS

62% of Americans have less than $1,000 in savings and 21% don’t have a savings account. Marketwatch.

Average household debt is $132,158 of which a whopping $15,675 is credit card debt. Nerdwallet.

Today, Personal financial difficulties is a major cause of “Presenteeism” which costs employers 10 times more than absenteeism. The Journal of Occupational Health Psychology and Environmental Health and Safety.

Home ownership rates are at the lowest point in decades and minority homeownership is plunging even further.

26% of adults have no savings set aside for emergencies while another 36% have yet to start saving for retirement.

Millennials have a negative 2% savings rate.

The average Class of 2016 graduate has $37,172 in student loan debt.

ABOUT

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