

Credit Counseling Resources

Calculator to calculate how to become debt free

[PowerPay: Debt Reduction Tool | USU](#)

Debt Collection basics from Consumer Financial Protection Bureau

www.consumerfinance.gov/consumer-tools/debt-collection

- How debt collection works and what your rights are
- Explains terms used in debt collection
- Explains difference between credit counseling and debt settlement

Credit Counseling Organizations

- Advise you on your money and debts
- Help you with a budget
- Develop debt management plans
- Offer money management workshops

How to find a credit counselor

- Financial Counseling Association of America <https://fcaa.org/>
- National Foundation for Credit Counseling www.nfcc.org