



Contact: Media Relations
InCharge® Institute of America, Inc.
(407) 532-5599
mediarelations@incharge.org

How credit counseling can help you survive a jobless period

Use available resources to plan your finances for turbulent times

(Orlando, FL, August 17, 2009) — With the economy still trying to restart its engines and unemployment hovering around 10 percent, many Americans are struggling to pay their bills without a steady paycheck. That's why many consumers are relying on nonprofit credit counseling organizations such as InCharge Debt Solutions (IDS) to provide them with the knowledge and solutions they need to handle their debt problems while seeking employment and living on a limited income. In fact, many visitors to the IDS Web site and callers to IDS Certified Credit Counselors are looking for help managing their finances to make it through tough times, not necessarily long-term debt solutions.

"The first thing to do is to create a budget you can live with," says Etta Money, president of InCharge Debt Solutions. "Whether you are relying on a second income, unemployment benefits or have run out of options, this is a vital step to surviving the storm." Using a free online home budget calculator like the one available on the IDS Web site (www.InCharge.org), will provide a practical and visual look into your financial situation.

The next, and perhaps the most obvious step, is to cut expenses. There are plenty of great articles providing tips on how to accomplish this goal available free on the IDS Web site under the "Consumer Education" tab.

Finally, set goals for yourself. Don't look at just this month, use the tools and educational materials provided by IDS to make a budget, for three, six and even twelve months ahead. Having a budget will help to maintain a positive outlook while continuing in the job search.

IDS is one of the nation's leading nonprofit credit counseling organizations, providing free counseling to consumers struggling with debt. Credit counselors review a consumer's financial situation, offer educational resources, possible solutions and budgeting assistance to help them save money so they can handle these types of financial emergencies.

For more information about InCharge Debt Solutions, visit www.InCharge.org or call 1-888-360-9694.

About InCharge® Debt Solutions

Headquartered in Orlando, Florida, InCharge Debt Solutions (IDS) provides professional credit counseling and personal money management education to consumers and is a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA). IDS is one of the unique organizations to be dually accredited by both ISO 9001-2008 Quality Standards and the Council on Accreditation (COA). Consumers can access InCharge Debt Solutions credit counseling services for free by calling 1-888-360-9694 or online at www.InCharge.org.