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## **InCharge Debt Solutions lends a hand to Habitat for Humanity**

### *15 “graduate” from Orlando-area program and become homeowners!*

(Orlando, FL, December 18, 2009) — InCharge Debt Solutions (InCharge), one of the nation’s leading nonprofit credit counseling organizations, has partnered with Habitat for Humanity–Orlando to help another 15 area citizens become homeowners. InCharge provided a ten-week course on basic financial knowledge, including budgeting, setting up a checking and savings account, savings strategy, and even buying insurance.

Habitat for Humanity provides mortgages at zero percent interest for twenty years for qualifying applicants. Using the “sweat equity” promised by previous successful homeowners in the program, the organization builds new homes for those who demonstrate a housing need and meet low income criteria. To qualify, selected candidates must also take 20 hours of homeowner training, half of which is provided locally by InCharge.

The 15 successful “graduates” who became homeowners through the program this month were trained by InCharge using a booklet series titled *Mind Your Finances*, which is also available online at [www.InChargeFoundation.org](http://www.InChargeFoundation.org). InCharge participates in both of the Habitat for Humanity courses offered each year in Orlando. These programs are attended by 15-20 eager people in need of housing and basic personal finance training, designed to help them manage their finances and responsibly pay their new mortgage.

“We love the partnership we have with InCharge Debt Solutions,” said Liz Alicea-Madera, Director of Family Services at Habitat for Humanity-Orlando. “Our clients love the course and are much better equipped to manage their money after exposure to the training and resources that InCharge instructors provide them.”

For more information about InCharge Debt Solutions community outreach programs or credit counseling, visit [www.InCharge.org](http://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 nonprofit credit counseling 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 <http://www.InCharge.org>.

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