



Contact: Media Relations  
InCharge® Debt Solutions  
(407) 532-5599  
[mediarelations@incharge.org](mailto:mediarelations@incharge.org)

## **Creditors work with credit counseling firms to help consumers**

*InCharge Debt Solutions endorses industry initiative to help debtors repay creditors*

(Orlando, FL, June 16, 2009) — InCharge® Debt Solutions, one of the nation’s leading nonprofit credit counseling organizations, announced its support for a new initiative undertaken by the National Foundation for Credit Counseling (NFCC) that could provide much-needed relief for consumers struggling to repay credit card debt.

The newly-launched “Call to Action,” issued by the NFCC on behalf of consumers, asks all credit card issuers to work with nonprofit credit counseling agencies in supporting the implementation of “Standard” and “Hardship” Debt Management Programs (DMPs) that would allow consumers to pay a more affordable payment to their creditors each month.

Developed by the NFCC in a strategic partnership with the Association of Independent Consumer Credit Counseling Agencies (AICCCA), the Call to Action initiative also seeks a reduction of the Annual Percentage Rate (APR) on consumers’ credit card accounts to ensure the balances can be paid within the 60-month guideline for repayment. The plan was created by leaders from a cross-section of NFCC and AICCCA credit counseling agencies and creditors.

“Congratulations to the NFCC, AICCCA and to the many creditors who already have joined this initiative, and for consumers’ sakes, we urge all creditors to join in supporting it as soon as possible,” said Etta Money, president of InCharge Debt Solutions. “The Call to Action will help many individuals avoid bankruptcy and has the potential to return hundreds of millions of dollars to the U.S. economy while making it possible for more consumers to repay their credit card obligations. It’s a win-win scenario and we applaud the effort.”

For more information about InCharge Debt Solutions, free credit counseling and debt management plans, call 1-866-360-9694 or visit [www.incharge.org](http://www.incharge.org).

### **About InCharge® Debt Solutions**

Headquartered in Orlando, Florida, InChargeDebt Solutions, a 501(c)(3) organization, 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). Consumers can access InCharge Debt Solutions credit counseling services for free by calling 1-888-360-9694 or online at [www.incharge.org](http://www.incharge.org).

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