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Record \$21.6 billion drop in consumer debt signals new attitude about debt and money management

*Leading credit counseling organization, InCharge Debt Solutions
is perfectly positioned to assist in furthering this welcome trend*

(Orlando, FL, September 23, 2009) — The Federal Reserve reported recently that consumers cut debt by a record \$21.6 billion in July 2009, an indicator, in part, that Americans are becoming more aware of their personal finances and concerned about their long-term financial stability. The news prompted Etta Money, president of InCharge® Debt Solutions (IDS) to comment, “We hope the great news from the Fed will translate into a trend in which consumers commit more of their resources to paying off their debts and become more focused on money management.”

As one of the leading credit counseling organizations in the country, IDS is perfectly positioned to assist in furthering this welcome trend. The nonprofit group offers free credit counseling to consumers in need of a solution to their debt problems or those who are simply attempting to take hold of their finances so they can develop a financial plan for their futures. The credit counseling sessions are conducted by Certified Credit Counselors who are trained to help debt-stressed consumers find the solution that is right for their particular situation.

Consumers will also find educational tools and information on the IDS Web site, www.InCharge.org, where calculators, budgeting tools and money management assistance are available. Those who are in need of debt solutions can begin the credit counseling process online as well.

For more information about this article or the benefits of credit counseling, contact InCharge at 1-888-360-9694 or visit the IDS Web site to get started online.

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 www.InCharge.org.

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