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Your Credit Score: It's important — and easier than ever — to understand!

InCharge teams with ACCION USA to educate consumers and small businesses

(Orlando, Florida, January 19, 2009) — The credit crunch that has crippled many Americans has yielded a partnership that offers hope and opportunity for consumers and small businesses. InCharge® Institute of America, Inc. (ICI) has teamed with ACCION USA to enhance existing personal finance workshops with BrightScore®, an online, interactive learning tool that empowers consumers by helping them understand the details of their credit reports and the impact scores have on obtaining loans, employment and making purchases.

BrightScore will be used by ACCION USA at their three-session credit workshop, which will help small businesses and individual consumers who do not have access to traditional sources of credit learn more about their credit scores.

InCharge has agreed to provide a free BrightScore pilot program to ACCION USA. Free BrightScore access is being given to educational class attendees at ACCION USA locations in Miami, Orlando, and New York. A limited number of BrightScore pilot programs like this one are available from ICI through March 31, 2009, by calling Ed Koziol, Business Development Manager, at (407) 532-5616, or by email at ekoziol@incharge.org.

For more information on BrightScore, visit www.BrightScore.com.

About InCharge® Institute of America, Inc.

Headquartered in Orlando, Florida, InCharge® Institute of America, Inc., is a 501(c)(3) nonprofit organization with affiliates specializing in personal finance education and credit counseling. InCharge® Education Foundation, Inc., publishes *Military Money*® magazine and offers financial literacy education to clients and the general public. InCharge® Debt Solutions provides professional credit counseling and financial education services 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.

About ACCION USA

ACCION USA is a private, nonprofit organization that serves low and moderate income individuals, primarily minorities and women, who are unable to access mainstream financial services, including small business loans. A pioneer and recognized leader in the domestic microfinance field, ACCION USA is dedicated to providing microentrepreneurs and individuals on the economic margin with the crucial chance to access capital and develop greater financial literacy. ACCION USA is a member of the U.S. ACCION Network, the largest U.S. microlending network, with over \$210 million lent since inception in 1991. ACCION USA small business loans range from \$500-\$25,000 and are offered nationwide via the ACCION USA online lending platform. For more information about small business loans, visit www.accionusa.org.

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