

CLEARPOINT is the product of a family of Consumer Credit Counseling Service agencies. Our current trademarks, and current and former trade names, include:



ByDesign Financial Solutions (CA)



ClearPoint Financial Solutions of Virginia
"Credit Counseling You Can Trust"



Consumer Credit Counseling Service of Los Angeles



Consumer Credit Counseling Service of the Sacramento Valley



Consumer Credit Counseling Service of Central Valley (CA)



Consumer Credit Counseling Service of Mid-Counties (CA)



Consumer Credit Counseling Service of Seattle

Consumer Credit Counseling Service of Oregon

Consumer Credit Counseling Service of Virginia



Consumer Credit Counseling Service of Southeast Maryland

Credit Counselors of Vermont

Credit Counselors of Illinois

Credit Counselors of Rhode Island

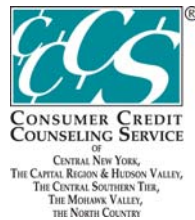


"Abriendo Las Puertas De Su Hogar"



Consumer Credit Counseling Services, St. Louis

Consumer Credit Counseling Service of Quincy (IL), Mattoon (IL), Fairview Heights (IL), Marion (IL), Alton (IL), Springfield (IL)



Consumer Credit Counseling Service of Central (NY), The Capital Region and Hudson Valley (NY), The Central Southern Tier (NY), The Mohawk Valley (NY), The North Country (NY)



Consumer Debt Counseling or CDC (IL)

Solutions (WA)



ClearPointCCS.org

ClearPoint Credit Counseling Solutions
NATIONAL NONPROFIT AGENCY
Main Office:
8000 Franklin Farms Drive
Richmond, VA 23229

Licensed Debt Management Services Provider - Lic# MD 14-2

We do not lend money.

Licensed by the state of NY Banking Department.

Not a loan company.



CONSUMER HEALTH THROUGH FINANCIAL EDUCATION

Whether it's budgeting, getting out of debt, or buying a home, nonprofit ClearPoint Credit Counseling Solutions can help you achieve financial stability and reach your goals.



ClearPointCCS.org
Se habla Español

WHO WE ARE

ClearPoint is a financial educational organization, and the only nonprofit credit counseling service in the United States to enjoy system-wide membership in the national Council of Better Business Bureaus. With offices in 11 states, ClearPoint provides budget, housing and bankruptcy counseling, and debt management services to consumers in all 50 states.

OUR SERVICES

Budgeting and Credit Counseling – During a confidential and personalized no-cost credit counseling session, ClearPoint provides an assessment of a consumer's financial situation, including a review of his or her credit report. We help create a realistic spending plan, and provide tools to help consumers manage money better.

Debt Management Program – High interest rates and mounting fees cause some consumers to struggle with paying down their debt. By lowering interest rates, reducing fees and establishing a convenient monthly payment plan, a DMP enables consumers to make regular payments on their unsecured debt.

Housing Counseling – Whether they are preparing to buy a home, need to learn about their options on a delinquent mortgage, or recovering after a foreclosure, consumers can come to ClearPoint for help. As a national HUD intermediary, ClearPoint can help consumers work through mortgage problems and advise them about programs that might meet their needs.

Reverse Mortgage Counseling – We provide legally required counseling consistently throughout the year in a quick, easy format.

Bankruptcy Counseling – ClearPoint provides both required bankruptcy education programs, along with the certificates needed to file.

Educational Outreach – ClearPoint offers educational programs on a variety of topics, including budgeting, basic banking, paying down debt, using credit wisely, buying a home, surviving financial setbacks, and protecting your identity. We also offer a life skills course for college-aged youth, called Financial Firsts™.

OUR MISSION WE PROMOTE CONSUMER HEALTH THROUGH FINANCIAL EDUCATION



Why ClearPoint, Why Now?

Foreclosures, unemployment and bankruptcy filings are on the rise. Faced with these nation wide trends, many consumers recognize they need financial education.



- 30% of adults in the United States report that they have no savings
- Only 16% of workers are 'very confident' about having enough money for a comfortable retirement, a sharp decline from 27% of workers in 2007
- 34% of adults gave themselves a C, D or F on their knowledge of personal finance

What Does This Mean?

Consumers in financial distress are:

- stressed and unfocused
- more likely to be sick
- vulnerable to payday loan scams
- troubled by lower credit scores
- a fraud risk
- often troubled by collection calls, court dates and garnishments

What We Can Do

ClearPoint's certified financial specialists provide a no-cost, in-depth review of a consumer's monthly budget and credit report. They create a personalized action plan complete with short and longer-term goals, and discuss available options, depending on the consumer's situation.



The ClearPoint Difference

ClearPoint holds itself to the highest standards of excellence, demonstrated by our Council on Accreditation (COA) designation, and our membership in organizations dedicated to ethical business practices, like the National Foundation for Credit Counseling (NFCC), the Better Business Bureau (BBB), the U.S. Department of Housing and Urban Development (HUD) and the Consumer Federation of America.

We take a holistic, solution-focused approach to counseling. By addressing the most urgent needs first, helping clients uncover the causes of their financial distress, and supporting them through education, ClearPoint helps consumers make positive changes in their day-to-day lives.

To see a full list of offerings or request a presentation, visit www.ClearPointFS.org/about-us/workshops or call 1-866-625-0129.

