

**Approved Credit Counseling Agencies
For The Eastern District of California**

Credit counseling is required of ALL debtors prior to filing bankruptcy.

You may want to visit the Federal Trade Commission's "Fact for Consumers" which provides helpful suggestions for finding the best counselor for you. You may also find helpful the FTC's brochure "Before you File for Personal Bankruptcy: Information about Credit Counseling and Debtor Education." These items can be found at <http://www.usdoj.gov/ust/inde.htm>.

The following credit counseling agencies have been used by many California bankruptcy filers. Please note that many are available online 24/7 through their websites. Upon completion of the course, you will receive a certificate that you will need to forward to us.

A 123 Credit Counselors, Inc

www.a123cc.com

Main Address:

701 NW 62nd Avenue
Suite 160
Miami, FL 33126
305-269-9201

Delivery Method:

Internet/Telephone: www.a123cc.com / 305-269-9201

Abacus Credit Counseling

www.abacuscc.org

Main Address:

3413 Alginet Drive
Encino, CA 91436
800-516-3834

Delivery Method:

Internet: www.abacuscc.org

Advantage Credit Counseling Service, Inc.

www.advantageccs.org

Main Address:

River Park Commons
2403 Sidney Street, Suite 400
Pittsburgh, PA 15203
888-511-2227

Delivery Method:

Telephone: 888-511-2227

Approved Credit Counseling Agencies (Eff. 1/2010)

Advisory Credit Management, Inc. www.advisorycreditmanagement.org

Main Address:

5769 West Sunrise Blvd.
Plantation, FL 33313
800-786-3940

Delivery Method:

Internet: www.advisorycreditmanagement.org English and Spanish
Telephone: 800-786-3940

Allen Credit and Debt Counseling Agency www.acdcas.com

Main Address:

195 Brook Street East
Wessington, SD 57381
888-415-8173

Delivery Method:

Internet: www.acdcas.com English and Spanish (Interpreter Only)
Telephone: 888-415-8173 English and Spanish (Interpreter Only)

Alliance Credit Counseling, Inc. www.knowdebt.org

Main Address:

13777 Ballantyne Corporate Pl.
Suite 100
Charlotte, NC 28277
888-594-9596

Delivery Method:

Telephone: 888-594-9596 English and Spanish
Internet/Telephone: www.knowdebt.org / 888-594-9596 English and Spanish

American Consumer Credit Counseling, Inc. www.ConsumerCredit.org

Main Address:

130 Rumford Avenue
Suite 202
Newton, MA 02466
800-769-3571

Delivery Method:

Internet: www.consumercredit.org English and Spanish
Telephone: 1-866-826-6924 English and Spanish

Approved Credit Counseling Agencies (Eff. 1/2010)

**American Financial Solutions of North Seattle
Community College Foundation**

www.myfinancialgoals.org

Main Address:

2815 2nd Avenue
Suite 280
Seattle, WA 98121
800-894-7240

Delivery Method:

Telephone: 1-800-894-7240 English and Spanish

Best Credit Service, Inc.

www.bestcs.org

Main Address:

2400 Crestwood Road
Suite 203
North Little Rock, AR 72116
800-435-7227

Delivery Method:

Telephone: 800-435-7227
Internet/Telephone: www.bestcs.org / 800-435-7227

Black Hills Children's Ranch, Inc.

www.pioneercredit.com

Main Address:

1644 Concourse Drive
Rapid City, SD 57703
605-348-1608

Delivery Method:

Internet: www.pioneercredit.com English and Spanish
Telephone: 800-888-1596 English and Spanish
Internet/Telephone: www.pioneercredit.com / 800-888-1596 English and Spanish

ClearPoint Financial Solutions, Inc.

www.clearpointfinancialsolutions.org

Main Address:

8000 Franklin Farms Drive
Richmond, VA 23229
804-222-4660

Delivery Method:

Internet: www.clearpointfinancialsolutions.org
Telephone: 877-422-9044

Approved Credit Counseling Agencies (Eff. 1/2010)

Community Credit Counselors, Inc.

www.bankruptcyinfo.org

Main Address:

101 N. Lynnhaven Road
Suite 303
Virginia Beach, VA 23452-7523
800-531-5124

Delivery Method:

Internet: bankruptcyinfo.org
Telephone: 800-531-5124

Consumer Credit Counseling Service of Greater Atlanta, Inc.

www.cccsinc.org

Main Address:

100 Edgewood Avenue
Suite 1800
Atlanta, GA 30303
866-672-2227

Delivery Method:

Internet: www.cccsinc.org English and Spanish
Telephone: 866-672-2227 English and Spanish

Consumer Credit Counseling Service of Greater San Antonio

www.cccssa.org

Main Address:

6851 Citizens Parkway
Suite 100
San Antonio, TX 78229
210-979-4300

Delivery Method:

Internet: www.cccssa.org
Telephone: 210-979-4300 English and Spanish
Internet/Telephone: www.cccssa.org / 210-979-4300 English and Spanish

Consumer Credit Counseling Service of Maryland & Delaware, Inc.

www.cccs-inc.org

Main Address:

757 Frederick Road
2nd Floor
Baltimore, MD 21228
800-642-2227

Delivery Method:

Internet: www.cccs-inc.org
Telephone: 800-642-2227

Approved Credit Counseling Agencies (Eff. 1/2010)

Consumer Credit Counseling Service of Orange County, Inc.

www.cccsoc.org

Main Address:

1920 Old Tustin Avenue
Santa Ana, CA 92832
888-289-8230

Delivery Method:

Internet: www.cccsoc.org

Telephone: 888-289-8230

English and Spanish

Consumer Credit Counseling Service of San Francisco

www.cccssf.org

Main Address:

595 Market Street
Suite 1500
San Francisco, CA 94105
800-777-7526

Delivery Method:

Internet: www.cccssf.org

Telephone: 800-777-7526

Internet/Telephone: www.cccssf.org / 800-777-7526

English and Spanish

English and Spanish

Consumer Credit Counseling Service of Southern Nevada and Utah

www.cccsnevada.org

Main Address:

2650 South Jones
Las Vegas, NV 89146
800-451-4505

Delivery Method:

Internet: www.cccsnevada.org

Telephone: 800-451-4505

English and Spanish

Consumer Credit Counseling Service of Southern Oregon, Inc.

www.cccsso.org

Main Address:

820 Crater Lake Avenue
Suite 202
Medford, OR 97504
541-779-2273

Delivery Method:

Internet: cccsso.org

In Person:

Consumer Credit Counseling Service of Southern Oregon, Inc.
1515 South Oregon Street Suite D
Yreka, CA 96097
530-841-1516

Approved Credit Counseling Agencies (Eff. 1/2010)

Consumer Credit Counseling Service of the Midwest, Inc.

www.cccservices.com

Main Address:

4500 East Broad Street
Columbus, OH 43213
800-355-2227

Delivery Method:

Internet: www.cccservices.com
Telephone: 800-355-2227

Consumer Credit Counseling Service of the North Coast

www.cccsnojuggle.org

Main Address:

1309 11th Street
Suite 104
Arcata, CA 95521
707-822-8536

Delivery Method:

Telephone: 800-762-1811

Consumer Credit Counseling Service of Ventura County, Inc.

www.gotdebt.org

Main Address:

80 North Wood Road
Suite 200
Camarillo, CA 93010
800-540-2227

Delivery Method:

Internet:	www.gotdebt.org ; www.tengodeudas.org	English and Spanish
Telephone:	800-540-2227 www.gotdebt.org ;	English and Spanish
Internet/Telephone:	www.tengodeudas.org / 800-540-2227	English and Spanish

Approved Credit Counseling Agencies (Eff. 1/2010)

Consumer Credit Counselors of Kern County

www.californiacccs.org

Main Address:

5300 Lennox Avenue
Suite 200
Bakersfield, CA 93309
800-272-2482

Delivery Method:

Internet:	www.californiacccs.org	English and Spanish
Telephone:	800-272-2482	English and Spanish
Internet/Telephone:	www.californiacccs.org / 800-272-2482	English and Spanish

In Person:

Consumer Credit Counselors of Kern County
5300 Lennox Avenue Suite 200
Bakersfield , CA 93309
661-324-9628
English and Spanish
CCCS of Kern & Tulare Counties
718 W. Center Street Suite C
Visalia , CA 93291
559-732-2227
English and Spanish

Consumer Credit Counselors of the Twin Cities

Main Address:

718-B Bridge Street
Yuba City, CA 95991
530-674-9729

Delivery Method:

Telephone: 800-388-2227

In Person:

Consumer Credit Counseling Service of the Twin Cities
718-B Bridge Street
Yuba City , CA 95991
800-388-2227
English and Spanish

Consumer Financial Education Foundation of America, Inc.

www.cfefa.org

Main Address:

2 North 20th Street
Suite 1030
Birmingham, AL 35203
205-321-2822

Delivery Method:

Internet: www.cfefa.org
Telephone: 1-866-684-8171

Approved Credit Counseling Agencies (Eff. 1/2010)

Credit Advisors Foundation

www.creditadvisors.org

Main Address:

1818 South 72nd Street
Omaha, NE 68124
402-393-3100

Delivery Method:

Internet: www.yourbankruptcypartner.com

Telephone: 800-625-7725

English and Spanish

Internet/Telephone: www.yourbankruptcypartner.com
/ 800-625-7725

Credit Card Management Services, Inc.

www.debthelper.com

Main Address:

4611 Okeechobee Blvd.
Suite 114
West Palm Beach, FL 33417
800-920-2262

Delivery Method:

Internet: www.debthelper.com

English and Spanish

Telephone: 800-920-2262

English and Spanish

Internet/Telephone: debthelper.com / 800-920-2262

English and Spanish

Cricket Debt Counseling

www.cricketdebt.com

Main Address:

10121 SE Sunnyside Rd.
Suite 300
Clackamas, OR 97015
866-719-0400

Delivery Method:

Internet: www.cricketdebt.com

English and Spanish

Telephone: 866-719-0400

DBSM, Inc.

www.mybknow.com

Main Address:

2049 Marco Drive
Camarillo, CA 93010
877-692-5669

Delivery Method:

Internet: www.mybknow.com

English and Spanish

Telephone: 877-692-5669

English and Spanish

Approved Credit Counseling Agencies (Eff. 1/2010)

Debt Education and Certification Foundation

www.debt-foundation.org

Main Address:

112 Goliad Street
Suite D
Benbrook, TX 76126
866-859-7323

Delivery Method:

Internet: www.debt-foundation.org

Telephone: 866-859-7323

English and Spanish

Internet/Telephone: www.debt-foundation.org / 866-859-7323

Debt Reduction Services, Inc.

www.debtreductionservices.org

Main Address:

6213 N. Cloverdale Road
Suite 100
Boise, ID 83713
208-378-0200

Delivery Method:

Telephone: 877-688-3328

English and Spanish

Internet/Telephone: www.debtreductionservices.org / 877-688-3328

Family Financial Education Foundation

www.ffef.org

Main Address:

724 Front Street
Suite 340
Evanston, WY 82930
307-789-2010

Delivery Method:

Telephone: 1-888-292-4333

English and Spanish

Financial Fitness Services, Inc.

financialfitnessservices.com

Main Address:

1226 Linn Street
Suite C
Sikeston, MO 63801
888-471-9737

Delivery Method:

Telephone: 888-471-9737

Approved Credit Counseling Agencies (Eff. 1/2010)

Forbes & Newhard Credit Solutions, Inc.

Main Address:

7505 Tiffany Springs Parkway
Suite 520
Kansas City, MO 64153
816-582-4322

Delivery Method:

Telephone: 816-582-4322

Garden State Consumer Credit Counseling, Inc.

www.novadebt.org

Main Address:

225 Willowbrook Road
Freehold, NJ 07728
732-409-6281

Delivery Method:

Telephone: 800-992-4557

English and Spanish

Internet/Telephone: www.novadebt.org / 800-992-4557

English and Spanish

Granite Lake Educational Resources

www.backtogo.org

Main Address:

111 West Cataldo
Suite 200
Spokane, WA 99201
509-325-2511

Delivery Method:

Telephone: 866-366-0599

English and Spanish

Internet/Telephone: www.backtogo.org / 866-366-0599

English and Spanish

GreenPath, Inc.

www.greenpathbk.com

Main Address:

38505 Country Club Drive, Suite 210
Farmington Hills, MI 48331-3429
800-630-6718

Delivery Method:

Internet: www.greenpathbk.com

Telephone: 800-630-6718

English and Spanish

Internet/Telephone: www.greenpathBK.com / 800-630-6718

Approved Credit Counseling Agencies (Eff. 1/2010)

Hummingbird Credit Counseling and Education, Inc.

www.hbcce.org

Main Address:

3737 Glenwood Avenue
Suite 100
Raleigh, NC 27612
800-645-4959

Delivery Method:

Internet: www.hbcce.org English and Spanish
Internet/Telephone: www.hbcce.org / 800-645-4959 English and Spanish

InCharge Education Foundation, Inc.

www.inchargefoundation.org

Main Address:

2101 Park Center Drive
Suite 310
Orlando, FL 32835
866-729-0049

Delivery Method:

Internet: www.personalfinanceeducation.com English and Spanish
Telephone: 1-866-729-0049

Institute for Financial Literacy, Inc.

www.financiallit.org

Main Address:

449 Forest Avenue
Portland, ME 04101
207-879-0389

Delivery Method:

Telephone: 866-662-4932
Internet/Telephone: www.financiallit.org / 866-662-4932

Momentive Consumer Credit Counseling Service, Inc.

www.momentive.org

Main Address:

615 N. Alabama Street
Suite 134
Indianapolis, IN 46204-1477
888-711-7227

Delivery Method:

Internet: www.momentive.org
Telephone: 888-711-7227

Approved Credit Counseling Agencies (Eff. 1/2010)

Money Management International, Inc.

www.moneymanagement.org

Main Address:

9009 West Loop South
Suite 700
Houston, TX 77096-1719
888-845-5669

Delivery Method:

Internet:	www.moneymanagement.org	English and Spanish
Telephone:	888-845-5669	English and Spanish
Internet/Telephone:	www.moneymanagement.org / 888-845-5669	English and Spanish

Pacific Rim Institute for Development & Education, Inc.

www.bkedcert.com

Main Address:

6230 Wilshire Blvd.
Suite 1763
Los Angeles, CA 90048
800-845-7171

Delivery Method:

Internet/Telephone:	www.PacificRimCounseling.com / 1-800-845-7171	English and Spanish
----------------------------	----------------------------------------------------------------------------------------------------	---------------------

SafeGuard Credit Counseling Services, Inc

www.safeguardcredit.org

Main Address:

112 Parkway Dr. South
Hauppauge, NY 11788
800-673-6993

Delivery Method:

Telephone:	800-673-6993
-------------------	--------------

Springboard Nonprofit Consumer Credit Management, Inc.

www.bkhelp.org

Main Address:

4351 Latham Street
Riverside, CA 92501
951-781-0114

Delivery Method:

Telephone:	888-425-3453	English and Spanish
Internet/Telephone:	www.bkhelp.org / 888-425-3453	English and Spanish

Approved Credit Counseling Agencies (Eff. 1/2010)

Take Charge America, Inc.

www.takechargeamerica.org

Main Address:

20620 North 19th Avenue
Phoenix, AZ 85027-3585
623-266-6100

Delivery Method:

Telephone: 866-750-9634 English and Spanish

The Kingdom Ministries, Inc.

www.thekingdomministries.com

Main Address:

6099 Mt. Moriah Extended
Suite 7B
Memphis, TN 38115
901-552-5131

Delivery Method:

Telephone: 901-552-5131

The Mesquite Group, Inc.

www.themesquitegroup.org

Main Address:

713 Preston Place
Grapevine, TX 76051
817-769-4069

Delivery Method:

Telephone: 877-769-4069
Internet/Telephone: www.themesquitegroup.org /
877-769-4069

Tides Center

www.tidescenter.org

Main Address:

1014 Torney Avenue
San Francisco, CA 94129
415-561-6300

Delivery Method:

Internet: www.consumerbankruptcycounseling.info/