



**Habitat**  
**for Humanity**<sup>®</sup>  
of Greater Baton Rouge

## GET YOUR FREE CREDIT REPORT

Once a year, you can get your free credit report from Equifax, Experian, and TransUnion by visiting [annualcreditreport.com](http://annualcreditreport.com)

## OTHER FREE OR LOW-COST OPTIONS

- Credit Unions
- Cooperative Extension Offices
- Military family service centers
- Religious organizations (i.e. Catholic Charities)
- Local nonprofits (i.e. Mid City Redevelopment Alliance)

# NEED HELP WITH YOUR CREDIT?

## MONEY MANAGEMENT INTERNATIONAL

Local, nonprofit agencies that provide educational programs on money management and help in developing debt payment plans. Sometimes known as Consumer Credit Counseling Service (CCCS).

[www.moneymanagement.org](http://www.moneymanagement.org)  
1-866-889-9347

or meet in person at the local branch located at:  
555 Hilton Ave. Baton Rouge, LA 70808

## AMERICAN CONSUMER CREDIT

Nonprofit offering confidential consumer credit counseling, student loan counseling, and financial education.

[www.consumercredit.com](http://www.consumercredit.com)  
1-800-769-3571

## INCHARGE INSTITUTE OF AMERICA

Nonprofit helping you achieve financial balance and move closer to your dreams.

[www.incharge.org](http://www.incharge.org)  
1-800-565-8953

## LOUISIANA DEBT RELIEF

Free resource where residents may request relief online through DIY tools.

[www.louisianadebtrelief.org](http://www.louisianadebtrelief.org)  
1-866-252-5077



# QUESTIONS TO ASK YOUR COUNSELOR

## WHAT SERVICES DO YOU OFFER?

Look for an organization that offers budget counseling, money management classes, and a debt-management plan.

## DO YOU OFFER FREE INFO?

Avoid organizations that charge for information or make you provide a lot of details about your problems upfront.

## WHAT ARE YOUR FEES?

A typical set up fee is \$10. If you're paying a lot more, you should reconsider.

## HOW WILL THE DEBT MANAGEMENT PLAN WORK?

What debts can be included in the plan and will you get regular reports on your accounts?

## CAN YOU GET CREDITORS TO LOWER OR ELIMINATE INTEREST AND FEES?

If yes - contact your creditors to verify this.

## WHAT HAPPENS IF I CAN'T AFFORD TO PAY?

If an organization won't help because you can't afford to pay, go somewhere else for help.

## WILL YOU HELP ME AVOID FUTURE PROBLEMS?

Getting a plan for avoiding future debt is as important as solving the immediate debt problem.

## ASK FOR A CONTRACT.

All verbal promises should be in writing before you pay any money.

## ARE YOUR COUNSELORS ACCREDITED OR CERTIFIED?

Legitimate credit counseling firms are affiliated with the National Foundation for Credit Counseling (NFCC) or the Financial Counseling Association of America (FCAA).

Check with your local consumer protection agency and the Better Business Bureau to see if any complaints have been filed about the counseling service you're considering. If you have any questions about approved credit counseling agencies or providers, please contact the U.S. Trustee Program.