

## Approved Credit Counseling Agencies

### Pennsylvania

#### PAM

#### Middle District of Pennsylvania

#### \$\$\$\$\$0\$ BK Class, Inc.

[www.myonlinebankruptcyclclass.com](http://www.myonlinebankruptcyclclass.com)

**Main Address:**

2711 E. Melrose Street  
Gilbert, AZ 85297  
877-376-7122

**Delivery Method:**

**Internet:** [www.myonlinebankruptcyclclass.com](http://www.myonlinebankruptcyclclass.com) English and Spanish

#### \$\$\$\$\$Simple Class, Inc.

[www.simpleclass.net](http://www.simpleclass.net)

**Main Address:**

7007 Positano Hill Avenue  
Las Vegas, NV 89178  
866-742-6259

**Delivery Method:**

**Internet:** [www.simpleclass.net](http://www.simpleclass.net)

#### 001 Debtorcc, Inc.

[www.debtorcc.org](http://www.debtorcc.org)

**Main Address:**

378 Summit Avenue  
Jersey City, NJ 07306  
1-800-610-3920

**Delivery Method:**

**Internet:** [www.debtorcc.org](http://www.debtorcc.org) English and Spanish

#### 1\$ Wiser Consumer Education, Inc.

[www.1dollarwiser.com](http://www.1dollarwiser.com)

**Main Address:**

503 Hillcrest Lane  
Krum, TX 76249  
800-496-2440

**Delivery Method:**

**Internet:** [www.1dollarwiser.com](http://www.1dollarwiser.com)  
**Telephone:** 800-496-2440

#### 101creditcounseling.com

[www.101creditcounseling.com](http://www.101creditcounseling.com)

**Main Address:**

3725 225 Street SE  
Bothell, WA 98021  
866-676-1364

**Delivery Method:**

**Internet:** [www.101creditcounseling.com](http://www.101creditcounseling.com)

**123 Credit Counselors, Inc**[www.a123cc.org](http://www.a123cc.org)**Main Address:**

6161 Blue Lagoon Drive  
Suite 150  
Miami, FL 33126  
305-269-1092

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.a123cc.org">www.a123cc.org</a>	English and Spanish
<b>Telephone:</b>	1-888-412-2123	English and Spanish

**Abacus Credit Counseling**[www.abacuscc.org](http://www.abacuscc.org)**Main Address:**

15760 Ventura Boulevard  
Suite 700  
Encino, CA 91436  
800-516-3834

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.abacuscc.org">www.abacuscc.org</a>	English and Spanish
<b>Telephone:</b>	800-516-3834	English and Spanish

**Abel Credit Counseling Services, Inc.****Main Address:**

102 South Post Street  
Hay Springs, NE 69347  
308-225-5357

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.abelccs.org">www.abelccs.org</a>
<b>Telephone:</b>	866-769-5357

**Academy of Financial Literacy, Inc.**[www.academyoffinancialliteracy.com](http://www.academyoffinancialliteracy.com)**Main Address:**

725 W. Elliot Road  
Gilbert, AZ 85233  
877-833-2867

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.academyoffinancialliteracy.com">www.academyoffinancialliteracy.com</a>	English and Spanish
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**Access Counseling, Inc.**[www.accesscounselinginc.org](http://www.accesscounselinginc.org)**Main Address:**

633 W. 5th Street  
Suite 26001  
Los Angeles, CA 90071  
800-205-9297

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.accesscounseling.com">www.accesscounseling.com</a>	English and Spanish
<b>Telephone:</b>	800-205-9297	English and Spanish

**A Debt Coach Credit Counseling Service, Inc.**[www.adebtcoach.org](http://www.adebtcoach.org)**Main Address:**

71 Cavalier Blvd.  
Suite 224  
Florence, KY 41042  
888-767-9155

**Delivery Method:**

**Telephone:** 888-767-9155

**Advantage Credit Counseling Service, Inc.**[www.advantageccs.org](http://www.advantageccs.org)**Main Address:**

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

**Delivery Method:**

**Internet:** [www.advantageccs.org](http://www.advantageccs.org)

**Telephone:** 866-409-2227

**In Person:**

Advantage Credit Counseling Service, Inc.  
401 Laurel Street  
Pittston, PA 18640

**Allen Credit and Debt Counseling Agency**[www.acdcas.com](http://www.acdcas.com)**Main Address:**

20003 387th Avenue  
Wolsey, SD 57384  
888-415-8173

**Delivery Method:**

**Internet:** [www.acdcas.com](http://www.acdcas.com)

English and Spanish

**Telephone:** 888-415-8173

English and Spanish

**Alliance Credit Counseling, Inc.**[www.knowdebt.org](http://www.knowdebt.org)**Main Address:**

10720 Sikes Place  
Suite 100  
Charlotte, NC 28277  
704-540-2477

**Delivery Method:**

**Internet:** [www.knowdebt.org](http://www.knowdebt.org)

English and Spanish

**Telephone:** 888-594-9596

English and Spanish

**American Consumer Credit Counseling, Inc.**[www.ConsumerCredit.org](http://www.ConsumerCredit.org)**Main Address:**

130 Rumford Avenue  
Suite 202  
Newton, MA 02466  
866-826-6924

**Delivery Method:****Internet:** www.consumercredit.org

English and Spanish

**Telephone:** 1-866-826-6924

English and Spanish

**American Debt Resources, Inc.**[www.americandebtresources.com](http://www.americandebtresources.com)**Main Address:**384 Larkfield Road  
East Northport, NY 11731  
800-498-0766**Delivery Method:****Telephone:** 800-498-0766

English and Spanish

**American Financial Solutions of North Seattle Community  
College Foundation**[www.myfinancialgoals.org](http://www.myfinancialgoals.org)**Main Address:**2815 2nd Avenue  
Suite 280  
Seattle, WA 98121  
800-894-7240**Delivery Method:****Internet:** www.myfinancialgoals.org**Telephone:** 1-800-894-7240

English and Spanish

**Big Step Training, LLC**[www.bigsteptraining.org](http://www.bigsteptraining.org)**Main Address:**34390 Leader Lane  
Warren, OR 97053  
503-888-0694**Delivery Method:****Internet:** www.bigsteptraining.org

English and Spanish

**Black Hills Children's Ranch, Inc.**[www.pioneercredit.com](http://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

**Cambridge Credit Counseling Corp.**[www.cambridge-credit.org](http://www.cambridge-credit.org)**Main Address:**67 Hunt Street  
Agawam, MA 01001  
800-403-3433**Delivery Method:****Internet:** www.cambridgecredit.org

English and Spanish

**Telephone:** 800-527-7595

English and Spanish

**CC Advising, Inc.**

[www.ccadvising.com](http://www.ccadvising.com)

**Main Address:**

703 Washington Ave.  
Suite 200  
Bay City, MI 48708-5732  
1-855-980-6690

**Delivery Method:**

**Internet:** [www.ccadvising.com](http://www.ccadvising.com)

English and Spanish

**Consumer Credit Counseling Service of Buffalo, Inc.**

[www.consumercreditbuffalo.org](http://www.consumercreditbuffalo.org)

**Main Address:**

40 Gardenville Parkway  
Suite 300  
West Seneca, NY 14224  
716-712-2060

**Delivery Method:**

**Internet:** [www.consumercreditbuffalo.org](http://www.consumercreditbuffalo.org)

English and Spanish

**Telephone:** 800-926-9685

English and Spanish

**Consumer Credit Counseling Service of Maryland and Delaware, Inc., DBA Guidewell Financial Solutions**

[www.guidewellfs.org](http://www.guidewellfs.org)

**Main Address:**

757 Frederick Road  
2nd Floor  
Baltimore, MD 21228  
410-747-2050

**Delivery Method:**

**Internet:** [www.guidewellfs.org](http://www.guidewellfs.org)

**Telephone:** 800-642-2227

**Consumer Credit Counseling Service of Rochester, Inc.**

[www.RethinkingDebt.org](http://www.RethinkingDebt.org)

**Main Address:**

1000 University Avenue  
Suite 900  
Rochester, NY 14607  
585-546-3440

**Delivery Method:**

**Internet:** [www.cccsofrochester.org](http://www.cccsofrochester.org)

English and Spanish

**Telephone:** 888-724-2227

English and Spanish

**Consumer Credit Counseling Service of San Francisco**

[www.balancepro.org](http://www.balancepro.org)

**Main Address:**

1655 Grant Street  
Suite 1300  
Concord, CA 94520  
800-777-7526

**Delivery Method:**

**Telephone:** 800-777-7526 English and Spanish

**Consumer Credit Counseling Service of the Midwest, Inc.** [www.apprisen.com](http://www.apprisen.com)**Main Address:**

690 Taylor Road  
Suite 110  
Gahanna, OH 43230  
800-355-2227

**Delivery Method:**

**Internet:** [www.apprisen.com](http://www.apprisen.com)  
**Telephone:** 800-355-2227 English and Spanish

**Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course** [www.startfreshtoday.com](http://www.startfreshtoday.com)**Main Address:**

3700 Barrett Drive  
Raleigh, NC 27609  
800-435-9138

**Delivery Method:**

**Internet:** [www.startfreshtoday.com](http://www.startfreshtoday.com) English and Spanish  
**Telephone:** 800-435-9138 English and Spanish

**Credit Advisors Foundation** [www.creditadvisors.org](http://www.creditadvisors.org);  
[www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)**Main Address:**

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

**Delivery Method:**

**Internet:** [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)  
**Telephone:** 800-625-7725 English and Spanish  
**Internet/Telephone:** [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com) / 800-625-7725

**Credit Card Management Services, Inc. d/b/a Debthelper.com** [www.debthelper.com](http://www.debthelper.com)**Main Address:**

1325 N. Congress Ave.  
Suite 201  
West Palm Beach, FL 33401  
800-920-2262

**Delivery Method:**

**Internet:** [www.debthelper.com](http://www.debthelper.com) English and Spanish  
**Telephone:** 800-920-2262 English and Spanish

**Credit Counseling Center**[www.ccc-credit.com](http://www.ccc-credit.com)**Main Address:**

832 Second Street Pike  
Richboro, PA 18954  
215-348-8003

**Delivery Method:**

**Internet:** [www.ccc-credit.com](http://www.ccc-credit.com)

**Telephone:** 877-900-4222

**Cricket Debt Counseling**[www.cricketdebt.com](http://www.cricketdebt.com)**Main Address:**

219 SW Stark Street  
Suite 200  
Portland, OR 97204  
503-353-0400

**Delivery Method:**

**Internet:** [www.cricketdebt.com](http://www.cricketdebt.com)

English and Spanish

**Telephone:** 866-719-0400

English and Spanish

**Debt Counseling Corp.**[www.debtcounselingcorp.org](http://www.debtcounselingcorp.org)**Main Address:**

3033 Express Drive North  
Suite 103  
Hauppauge, NY 11749  
888-354-6332

**Delivery Method:**

**Internet:** [www.debtcounselingcorp.org](http://www.debtcounselingcorp.org)

English and Spanish

**Telephone:** 1.888.354.6332

English and Spanish

**Debt Education and Certification Foundation**[www.bkcert.com](http://www.bkcert.com)**Main Address:**

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

**Delivery Method:**

**Internet:** [www.bkcert.com](http://www.bkcert.com)

**Telephone:** 866-859-7323

English and Spanish

**Debt Management Credit Counseling Corp.**[www.dmccc.org](http://www.dmccc.org)**Main Address:**

3310 N. Federal Highway  
Lighthouse Point, FL 33064  
954-418-1466

**Delivery Method:**

**Telephone:** 888-777-0981

English and Spanish

**Debt Reduction Services, Inc.**[www.debtreductionservices.org](http://www.debtreductionservices.org)**Main Address:**

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

**Delivery Method:**

**Internet:** [www.debtreductionservices.org](http://www.debtreductionservices.org)

**Dollar Learning Foundation, Inc.**[www.dollarbk.org](http://www.dollarbk.org)**Main Address:**

21550 Oxnard Street 3rd Floor PMB #001  
Woodland Hills, CA 91367  
877-366-6070

**Delivery Method:**

**Internet:** [www.dollarbk.org](http://www.dollarbk.org) English and Spanish  
**Telephone:** 877-366-6070 English and Spanish

**Evergreen Financial Counseling**[www.evergreenclass.com](http://www.evergreenclass.com)**Main Address:**

1230 Fairview Avenue  
Salem, OR 97302  
800-581-3513

**Delivery Method:**

**Internet:** [www.evergreenclass.com](http://www.evergreenclass.com)  
**Telephone:** 800-581-3513

**Family Financial Education Foundation**[www.ffef.org](http://www.ffef.org)**Main Address:**

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

**Delivery Method:**

**Internet:** [www.ffef.org](http://www.ffef.org)  
**Telephone:** 1-888-292-4333 English and Spanish

**Garden State Consumer Credit Counseling, Inc., d/b/a Navicore Solutions**[www.navicoresolutions.org](http://www.navicoresolutions.org)**Main Address:**

200 US. Highway 9  
Manalapan, NJ 07726  
732-409-6281

**Delivery Method:**

**Internet:** [www.navicoresolutions.org](http://www.navicoresolutions.org) English and Spanish



**GreenPath, Inc.**[www.greenpathbk.org](http://www.greenpathbk.org)**Main Address:**

36500 Corporate Drive  
Farmington Hills, MI 48331  
248-553-5400

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.greenpath.com">www.greenpath.com</a>	English and Spanish
<b>Telephone:</b>	(800) 630-6718	English and Spanish

**Hananwill Credit Counseling**[www.hananwill.com](http://www.hananwill.com)**Main Address:**

115 North Cross Street  
Robinson, IL 62454  
877-544-5560

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.hananwill.com">www.hananwill.com</a>
<b>Telephone:</b>	877-544-5560

**InCharge Debt Solutions**[www.personalfinanceeducation.com](http://www.personalfinanceeducation.com)**Main Address:**

5750 Major Blvd  
Suite 300  
Orlando, FL 32819  
407-532-5716

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.personalfinanceeducation.com">www.personalfinanceeducation.com</a>	English and Spanish
<b>Telephone:</b>	1-866-729-0049	English and Spanish

**Money Management International, Inc.**[www.moneymanagement.org](http://www.moneymanagement.org)**Main Address:**

14141 Southwest Freeway  
Suite 1000  
Sugar Land, TX 77478-3494  
(877) 964-2227

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	English and Spanish
<b>Telephone:</b>	(877) 964-2227	English and Spanish

**MoneySharp Credit Counseling Inc.**[www.moneysharp.org](http://www.moneysharp.org)**Main Address:**

1916 N. Fairfield Avenue  
Suite 2  
Chicago, IL 60647  
866-200-6825

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.moneysharp.org">www.moneysharp.org</a>	English and Spanish
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**National Debt Management, Inc.**

[www.nationaldebtmgmt.com](http://www.nationaldebtmgmt.com)

**Main Address:**

17520 West 12 Mile Road  
Suite 105  
Southfield, MI 48076  
248-200-2106

**Delivery Method:**

**Telephone:** 1-855-378-8989

**Northwest Counseling Service, Inc.**

[www.nwcsinc.org](http://www.nwcsinc.org)

**Main Address:**

5001 North Broad Street  
Philadelphia, PA 19141  
215-324-7500

**Delivery Method:**

**Telephone:** 215-324-7500

**Northwest Michigan Community Action Agency, Inc.**

[www.nmcaa.net](http://www.nmcaa.net)

**Main Address:**

3963 Three Mile Road  
Traverse City, MI 49686  
231-947-3780

**Delivery Method:**

**SafeGuard Credit Counseling Services, Inc**

[www.safeguardcredit.org](http://www.safeguardcredit.org)

**Main Address:**

67 Fort Salonga Road  
Northport, NY 11768  
800-673-6993

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.safeguardcredit.org">www.safeguardcredit.org</a>	English and Spanish
<b>Telephone:</b>	800-673-6993	English and Spanish

**Springboard Nonprofit Consumer Credit Management, Inc.,  
dba credit.org**

[www.bkhelp.org](http://www.bkhelp.org)

**Main Address:**

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

**Delivery Method:**

<b>Internet:</b>	<a href="http://www.bkhelp.org">www.bkhelp.org</a> or <a href="http://www.bancarrota.org">www.bancarrota.org</a>	English and Spanish
<b>Telephone:</b>	888-425-3453	English and Spanish
<b>Internet/Telephone:</b>	<a href="http://www.bkhelp.org">www.bkhelp.org</a> or <a href="http://www.bancarrota.org">www.bancarrota.org</a> / 888-425-3453	English and Spanish

**Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc.**

[www.standsurecc.org](http://www.standsurecc.org)

**Main Address:**

406 5th Street North  
Suite 1  
Oneonta, AL 35121  
877-240-1398

**Delivery Method:**

**Internet:** [www.standsurecc.org](http://www.standsurecc.org)  
**Telephone:** 877-240-1398

**Summit Financial Education, Inc.**

[www.summitfe.org](http://www.summitfe.org)

**Main Address:**

4800 E. Flower Street  
Tucson, AZ 85712  
1-800-780-5965

**Delivery Method:**

**Internet:** [www.SummitFE.org](http://www.SummitFE.org)

**Take Charge America, Inc.**

[www.takechargeamerica.org](http://www.takechargeamerica.org)

**Main Address:**

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

**Delivery Method:**

**Internet:** [bankruptcycounseling.org/](http://bankruptcycounseling.org/) English and Spanish

**The Kingdom Ministries, Inc.**

[www.thekingdomministries.com](http://www.thekingdomministries.com)

**Main Address:**

6094 Apple Tree Drive  
Suite 1  
Memphis, TN 38115  
901-552-5131

**Delivery Method:**

**Telephone:** 901-552-5131

**The Mesquite Group, Inc.**

[www.themesquitegroup.org](http://www.themesquitegroup.org)

**Main Address:**

463 W. Harwood Road  
Hurst, TX 76054  
877-769-4069

**Delivery Method:**

**Internet:** [www.themesquitegroup.org](http://www.themesquitegroup.org) English and Spanish  
**Telephone:** 877-769-4069 English and Spanish

**Main Address:**

219 SW Stark Street  
Suite 200  
Portland, OR 97204  
866-233-1940

**Delivery Method:**

**Internet:** [www.urgentco.com](http://www.urgentco.com)  
**Telephone:** 866-233-1940

English and Spanish