

Service	Name/Link	Phone/Contact	Details
Nonprofit Credit Counseling	American Consumer Credit	800-769-3571 Counseling Center: Ext. 1910 Monday – Thursday 9:00 AM – 11:30 PM Friday 9:00 AM – 8:00 PM Saturday 10:00 AM – 6:00 PM budgetcounseling@consumercredit.com Bankruptcy Department: Ext. 1916 Monday-Friday 9:30 AM – 5:30 PM bkinfo@consumercredit.com Client Services Department: Ext. 1912 Monday – Thursday 8:00 AM – 7:00 PM Friday 8:00 AM – 6:00 PM clientservices@consumercredit.com Housing Counseling: Ext. 1918 Monday – Thursday 9:00 AM – 5:00 PM Friday – 9:00 AM – 4:00 PM housinggroup@consumercredit.com Student Loan Department: Ext. 1924 Monday – Thursday 9:00 AM – 8:00 PM Friday – 9:00 AM – 5:00 PM slenrollment@consumercredit.com	<ul style="list-style-type: none"> ▪ Get a complimentary debt management assessment with no upfront fees or obligations ▪ Consolidate your unsecured debt into one affordable monthly payment ▪ Become debt-free (3 - 5 years in most cases)
Nonprofit Debt Management	NFCC	800-388-2227	<ul style="list-style-type: none"> ▪ Emergency credit card help ▪ Debt management plans ▪ Foreclosure prevention ▪ Bankruptcy counseling ▪ Student loan counseling
Credit Counseling	Greenpath	888-860-4220	Free initial counseling session <ul style="list-style-type: none"> ▪ Debt counseling ▪ Debt management ▪ Student loan counseling ▪ Bankruptcy counseling
Financial Education Program	Northern Shenandoah Valley Financial Education Program	Serving the counties of: Clarke (540) 955-5164 Frederick (540) 665-5699 Page (540) 778-5794 Shenandoah (540) 459-6140 Warren (540) 635-4549 facebook.com/nsvfinancialeducation linkedin.com/in/karenlynnpoff twitter.com/VCEKarenPoff	Programs that help people learn how to manage money more effectively.

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Bankruptcy Screening Tool	Is Bankruptcy Right For Me?		A self-help guided interview process that helps you decide if you should file for bankruptcy.
Bankruptcy Filing Assistance	Upsolve		A free online self-service web app to empower low-income individuals to file simple bankruptcy cases on their own. For people with income at or below 150% of federal poverty guidelines, less than \$10,000 in assets, and an income at or below the median income for their state. They give you a link for the required credit counseling courses you need to file your forms and show you how to get a fee waiver if you earn less than the federal poverty guidelines. Also offer an option to pay the filing fee in installments.
Bankruptcy Counseling and Assistance Debt Relief Financial Education	Money Management	Pre-filing counseling: 877-895-2227	<ul style="list-style-type: none"> Streamlines the process of completing the tasks required to file for bankruptcy. Offers debt relief and financial education.
Legal Services	Legal Services of Northern Virginia	703-778-6800 (choose Option #1) 866-534-5243 (toll free) 9:30 AM to 3:30 PM, Monday through Thursday	Apply online or by phone for legal aid, free to low-income individuals who qualify. Click here to see locations served. Eligible applicants seeking general legal information regarding bankruptcy and debt collection issues can attend their Bankruptcy/Debtor's Rights Clinic (held monthly).
Legal Services	Blue Ridge Legal Services, Inc.	866-534-5243 Online application	Provides free legal services to low-income individuals who qualify. Click here to see locations served. Services include dealing with debts and bankruptcy.
Budgeting App	YNAB (You Need A Budget)	College students are eligible for a free year of YNAB's budgeting app which you can claim here .	Ready to stop living paycheck to paycheck and take control of your money? Their simple method will teach you how to reduce your dependency on debt and pay it off faster.