



The Independent Counselor

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NEWSLETTER OF THE ASSOCIATION OF INDEPENDENT CONSUMER CREDIT COUNSELING AGENCIES

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Registration for AICCCA's Annual Conference, July 15-17, 2009, Washington, D.C. will be available by May 1

As the state of the economy is driving a huge influx of Federal and State Legislation that affects our industry, the Annual Conference this year will be a must to hear the latest developments and news directly from the movers and shakers on Capitol Hill. We hope you will take the time in your busy schedules to attend the conference. We will once again be at the beautiful and conveniently located J.W. Marriott, 1331, Pennsylvania Avenue, Washington, D.C., 20004. The reduced room rate of \$279 is available through June 23, 2009 or until the block is sold out, whichever occurs first. Reservations can be made at 202-393-2000 and ask for the "AICCCA" block of rooms. You can also make reservations online under our group code at [JW Marriott Hotel Washington, DC](#). We are also pleased to announce we have a special "take me out to the ballgame event" for attendees and their guests! On Thursday evening, July 16, we are going to a baseball game between the Nationals and the Cubs, complete with gourmet ballpark food, perfect for fun and networking.

Public Relations News

by Ken Scott, Ken Scott Communications

AARP Magazine with a circulation of more than 40 million is planning a story for an upcoming issue regarding people who have turned their financial lives around. During March and into April we have coordinated interviews with counselors, clients and Dave Jones for the story. A big thank you to American Financial Solutions, InCharge Debt Solutions and Novadebt for their assistance with this great opportunity. Stay tuned for an update on when to expect the story to be published in the magazine.

Kiplinger honors one of InCharge's Websites

In its "Personal Finance Guide for Military Families," published February 23, 2009, Kiplinger.com has listed MilitaryMoney.com as one of the country's leading sources for money management information for U.S. service members and their families. MilitaryMoney.com is part of the ongoing mission of InCharge Debt Solutions to provide personal finance education to consumers and is produced by InCharge Education Foundation, Inc. (ICEF). ICEF also publishes *Military Money* magazine through generous support from [www.SaveAndInvest.org](#), a project of the FINRA Investor Education Foundation.

Financial Education Outreach Can Make a Difference

Novadebt's mission is to "provide financial education to the public including free housing and credit counseling services to families and individuals in need."

Financial education is the core focus of our organization and is provided to any individual in need through our counseling services, written materials and workshops. We maintain a comprehensive library of written material covering a myriad of financial and money management related topics to best serve our diverse client base. Monthly workshops with various non profit social service groups help to provide knowledge to those who might otherwise not receive such guidance. Who do we work with? How do we try to educate? Take a look at a program where financial education is helping to make a difference, one step at a time.

Since 2006, Novadebt has been involved with a Financial Literacy Program at two Monmouth County, NJ transitional housing locations. These facilities provide homeless women and their children a safe haven, including temporary housing in a safe and supportive environment for a period of up to twelve months. The residents are young, unemployed and undereducated mothers dependent upon public assistance and who lack many essential life skills. These women have been referred through Monmouth County Social Services to prevent homelessness. The transitional housing facility networks with volunteer agencies to provide the necessary support services for each resident. It is their belief that by providing supportive programs re-enforcing self-dignity, independence and self-awareness in a safe and nurturing environment, the cycle of homelessness can be broken.

The mandatory financial literacy training that Novadebt provides is viewed as an essential life skill critical to this process. It affords these women the opportunity to work towards attaining job readiness, self-sufficiency and economic independence. An average of 10 women meet monthly in a workshop setting and receive instruction on how to obtain and read a credit report, learn the importance of a good credit score for employment and housing searches, how to track expenses and develop a workable budget, how to open and maintain bank accounts, including emergency savings accounts, how to plan for housing expenses and how to make adjustments to established budgets as their personal situation changes. Credit counseling guidance through one-on-one sessions with accredited Novadebt counselors is also made available to the residents. Comprehension testing is conducted after each topic is presented. The residents gain the knowledge needed to form a foundation of financial literacy that they will need to achieve financial self-sufficiency. They set personal goals and improve their life skills to meet their changing needs. By the end of their twelve month stay, they have obtained the knowledge that forms the basis for them to eventually become independent of Welfare and Food Stamp assistance.

Novadebt workshop leaders have been fortunate to see the difference financial knowledge is making in these women's lives. As a result, participants improve their financial situations by developing budgeting skills, spending plans, learning how to improve their credit scores and gaining life skills for self sufficiency.

Highlighted pending legislation: Uniform Debt Management Services Act (one bill has passed and enacted by the Governor).

Connecticut HB 6482

[Bill Text](#)

Introduced: 2/16/2009

Summary: To adopt the Uniform Debt-Management Services Act.

Status: Referred to Joint Committee on Banks 2/19/2009; public hearing 2/24/2009

Maryland HB 1269[Bill Text](#)**Introduced:** 2/13/2009

Summary: Altering an exemption from the Maryland Debt Management Services Act for a person engaged as an attorney at law; prohibiting a person from providing, or offering or attempting to provide, specified debt settlement services in the State; etc.

Status: Unfavorable report by Economic Matters Committee 3/17/2009

Maine LD 1289**Companion: HP 895**[Bill Text](#)

Introduced: 3/31/2009 Sponsor: Representative Adam Goode (D)

Summary: An Act To Enact the Uniform Debt Management Services Act. This bill repeals the existing law governing debt management services and enacts in its stead the Uniform Debt Management Services Act.

Status: Referred to Judiciary Committee 4/9/2009

Minnesota SB 892[Bill Text](#)

Introduced: 2/23/2009

Summary: enacting the Uniform Debt-Management Services Act

Status: referred to Commerce and Consumer Protection Committee 2/23/2009

Missouri HB 336[Bill Text](#)

Introduced: 1/22/2009

Summary: Establishes the Uniform Debt-Management Services Act to regulate debt-management services.

Status: Bill currently not on a calendar.

North Dakota HCR 3006 2009[Bill Text](#)

Introduced: 1/6/2009

Summary: A concurrent resolution directing the Legislative Council to study the feasibility and desirability of adopting the Uniform Debt-Management Services Act, including consideration of the most appropriate administrator of the law, how the Act would impact existing state laws, and what issues other states have addressed in enacting the Act.

Status: Approved/Enacted on 4/7/2009

New Mexico HB 851[Bill Text](#)

Introduced: 2/19/2009

Summary: Relating to consumer credit counseling; enacting the uniform Debt-management services act; repealing and enacting sections of the NMSA 1978.

Status: Passed House 3/5/2009; Do Pass Committee Report Adopted, Senate Finance Committee 3/5/2009

Nevada SB 355

[Bill Text](#)

Introduced: 3/23/2009

Summary: Enacts the Uniform Debt-Management Services Act.

Status: Amend, and do pass as amended, Senate Commerce and Labor Committee 4/10/2009

New York AB 7268

[Bill Text](#)

Introduced: 3/27/2009

Summary: Establishes the uniform debt-management services act

Status: Referred to Consumer Affairs and Protection Committee 3/27/2009

Tennessee HB 1278

Companion: SB 812

[Bill Text](#)

Introduced: 2/12/2009

Summary: Consumer Protection - As introduced, enacts the “Uniform Debt Management Services Act.” Amends TCA Title 47

Status: 4/14/2009 Recommended for passage w/amendments- refer to: H. Consumer & Employees Affairs Committee; Placed on S. C, L & A Committee calendar for 04/15/2009.

Texas SB 2233

[Bill Text](#)

Introduced: 3/13/2009

Summary: Chapter 394, Finance Code, is amended by adding Subchapter D to read as follows:

SUBCHAPTER D. UNIFORM DEBT MANAGEMENT SERVICES ACT

Status: Referred to Business and Commerce Committee 3/31/2009

Utah SB 167

[Bill Text](#)

Introduced: 2/5/2009

Summary: Amendments to Uniform Debt-Management Services Act

Status: Signed by the Governor 3/24/2009

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AICCCA's Members operate over 250 individual offices in 38 States which includes some of the largest agencies in the United States. AICCCA members represent over 630,000 consumers on active debt repayment plans and we counsel and train many times that number annually.

All our members are Non-Profit agencies.

