



May 2009

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To Get Help Now Call, 1-866-703-TRUST AICCCA (866-703-8787)

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Online Registration for AICCCA's 16th Annual Conference Now Available.

We hope you will join us July 15-17, 2009 in Washington, D.C. at the J.W. Marriott for the best value of any Conference in the Industry!

[Click here to register](#)

Just a few of the highlights are listed below. Three additional speakers are being confirmed include a Capitol Hill insider, FTC Commissioner and a panel on Debt Settlement-stay tuned to our website at www.aiccca.org for further details!

- 1 Steve Bartlett, President and CEO**
Financial Services Roundtable
Washington, D.C.
- 2 Know the Score – FICO® Score trends and updates**
Tom Quinn, Vice President of Scoring Solutions, FICO, San Rafael, CA
Your business requires you to understand the changing nature of consumer risk. Come hear about how FICO's study of changing consumer insights that have been incorporated into the latest version of FICO Scores (FICO 08) to help you more accurately understand and evaluate credit risk.
- 3 When Will the Economic Recovery Begin?**
Robert Strand, Economist, American Bankers Association, Washington, D.C.
Rob will present empirical data that attempts to answer this very important question that is on everyone's mind!
- 4 Pre-Session "From Wal-Mart to the Bank – How the credit card process works"**
Mike Morency, Peregrin Services, Owings Mill, MD
In this session, you will learn how the credit card payments process evolved to where it is today. How does the money get to Wal-Mart from my bank? Who are the players that make this happen? How does the bank keep track of my credit card balance? Who does the authorizations? How do payments get posted? What is a merchant processor? Come prepared with any other questions for an hour-long voyage through the credit card process.
- 5 Pre-Session "Hot Topics" for Credit Counseling Agencies: A Legal and Regulatory Update**
Jeffrey S. Tenenbaum, Esq., Partner, Venable LLP, Washington, D.C.
Jonathan L. Pompan, Esq., Attorney, Venable LLP, Washington, D.C.
This session will present "hot topics" in the existing and new laws and regulations that set content requirements, charges and fees for, and impose other restrictions on, debt, housing and related services provided by credit counseling agencies ("CCAs"). The IRS' compliance project is, for many,

fading into the background, and your budget and debt, bankruptcy, housing and other counseling services are needed now more than ever by consumers and are recognized as necessary by the government and creditors. Don't miss this lively session that will cover such issues as federal and state regulation of CCAs (including the latest federal and state developments), less-than-full balance debt relief alternatives, tips on how to avoid class action lawsuits, and strategies for how to maintain your tax-exempt status after surviving an IRS audit. Two of the leading attorneys in the industry will provide their insights and take your questions.

6 SEVEN Creditor Breakout Sessions

7 Take Me Out to the Ballgame! We will take buses to the ball park for dinner and a major league baseball game between the Nationals and the Cubs on Thursday Night.

Public Relations News

by Ken Scott, AICCCA Public Relations Consultant

AICCCA in conjunction with NFCC distributed a news release regarding the Call to Action concessions programs now available to consumers who enter into a DMP. As a result of the participation in a press conference call with NFCC and our efforts in following up the news release, John Fisher was interviewed by ABC News Radio and the AICCCA 800 number and web address was featured in syndicated columnist Michelle Singletary's column. The column appeared in more than 20 newspapers nationwide.

AICCCA New Consumer Help Website Up and Running!

In our mission to provide education for consumers, AICCCA is pleased to announce that our consumer help website is now available at www.creditcounseling4u.org. We would appreciate any direct links to this site from your website. Our members have supplied short, easy to understand articles on a wide range of topics from how to Shop for Credit to Budgeting for the Over 50 Set. We will continue to add articles and information to provide a valuable resource for consumers.

Report on New Jersey Coalition for Financial Education Conference by Novadebt

As a financial service professional, Novadebt is aware that our increasingly sophisticated economy has outpaced the knowledge and management abilities of most Americans. That is why consumers seek our services. Financial literacy not only benefits the current generation, but those that follow. Study after study confirms that a child can have solid reading, writing, and math skills, but if they cannot manage their money, they will struggle and even fail as adults. One of Novadebt's valued partnerships is our membership in the New Jersey Coalition for Financial Education (NJCFE), an affiliate of Jumpstart that consists of about 100 representatives of government agencies, schools, businesses, and non-profit organizations that provide financial education and related services. The goal of the Coalition is to improve the personal financial literacy of New Jersey's citizens by promoting the teaching of personal finance to people of all ages. They believe that all citizens of New Jersey must have the financial literacy

necessary to make informed financial decisions. In supporting this mission, Novadebt staff participates regularly in seminars, financial health days, and train the trainer workshops, in addition to serving administratively.

Recently, Novadebt's Education Developer attended the annual Jumpstart meeting as the state representative for NJCFE, including attending the annual fundraising dinner as a guest of Dr. Barbara M. O'Neill, a Specialist in Financial Resource Management for the Cooperative Extension at Rutgers University, who was named the 2009 winner of the William Odom Award. This prestigious award recognizes individuals who have made substantial contributions to the promotion of financial literacy among students, and is today the highest award given for individual contributions that further personal financial education/literacy among students in kindergarten through college.

Dr. O'Neill's acceptance speech was very pertinent to organizations who are members of the AICCCA. Each of us has the opportunity to make a difference through the course of our work. I include for your reference an excerpt from her speech that provides a template to accomplish this:

"For those of us in the financial literacy education movement, this is our moment to shine:

While we're now firmly on the national radar screen, our work has just begun. What do we need to increase the effectiveness of youth financial education? I've learned over the years that people often remember short phrases so I'll structure my recommendations around five words that rhyme:

- **Collaboration** - The word "TEAM" is an acronym for "Together Everyone Achieves More." Enough said.
- **Triangulation** - This is the use of multiple outreach methods for financial education. No one teaching method will work best for every learner so we need to package information in many different ways.
- **Motivation** - To encourage people to adopt positive financial practices, we need to fully understand their mindset, obstacles, and "hot buttons."
- **Evaluation** - We need to continue to study what works in financial education and why, and the impact that our programs have on learners.
- **Replication** - Once we identify best practices, we need to share them widely to take successful programs to scale. There are many excellent financial education programs available for replication. We need to spend our scarce dollars to create demand for existing resources instead of more supply."

ClearPoint Credit Counseling Solutions and ByDesign Merge to Provide Foreclosure and Bankruptcy Assistance

April 28, 2009, Richmond, Virginia – [ClearPoint Credit Counseling Solutions](#) and [ByDesign Financial Solutions](#) today announced their plans to merge May 1, 2009. "With the rise in foreclosure and bankruptcy, we are experiencing an unprecedented demand for financial education," said ClearPoint Chief Executive Officer Chris Honenberger.

"This merger will combine our agencies' respective strengths in credit and housing counseling services. ByDesign's experienced management team, its excellent state-wide reputation for consumer education and the company's ability to provide services in both English and Spanish, made this a very attractive collaboration," said Honenberger.

California-based ByDesign Financial Solutions will assume the name

[ClearPoint Credit Counseling Solutions](#). As a combined organization, ClearPoint will remain one of the nation's largest 501(c)(3) nonprofit credit counseling agencies, and will offer [budget](#), [credit](#), [housing](#), reverse mortgage and [bankruptcy counseling](#) face to face, over the phone and via the Internet. "This merger expands ClearPoint's presence throughout America's most populous state, giving ClearPoint branch locations along the entire West Coast," said Honenberger.

ByDesign CEO Martha Lucey said, "We are pleased to join the ClearPoint family. California has been hit hard by the recession, and this merger will enable us to help thousands more consumers save their homes from foreclosure and pay down their credit card debt." Lucey will become President of ClearPoint Credit Counseling Pacific and lead operations in the states of California, Oregon and Washington.

ClearPoint will remain headquartered in Richmond, Virginia, with regional offices in St. Louis, Missouri, Los Angeles, California and Seattle, Washington. The expanded organization will provide face-to-face counseling through 52 branch offices in 11 states.

ByDesign Financial Solutions, previously known as Consumer Credit Counseling Service of Los Angeles, the Sacramento Valley, Mid-Counties and the Central Valley, has been serving Californians since 1964. ByDesign branch offices are located in Los Angeles, Glendale, Granada Hills, Palmdale, San Bernardino, Fresno, Stockton, Modesto, Merced, Sacramento and Redding – all will continue offering in-person counseling and workshops.



Upcoming Events • How to Join AICCCA • www.aiccca.org

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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.