



# The Independent Counselor

February 2009

NEWSLETTER OF THE ASSOCIATION OF INDEPENDENT CONSUMER CREDIT COUNSELING AGENCIES

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## Save the Date for AICCCA's Annual Conference, July 15-17, 2009, Washington, D.C!

Thanks to all the attendees, creditors, exhibitors and speakers who made the Miami conference a very successful conference! 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.

## Where will you be January 20-22, 2010? AICCCA will be in Orlando at Disneyworld's Contemporary Hotel!

For your calendar (and family vacation planning!), we are excited to announce that AICCCA's 17th Mid-Winter Conference will be held on January 20-22, 2010 at DisneyWorld's Contemporary Resort. We have a great room rate of \$225 which also includes complimentary transportation to and from the airport AND complimentary luggage handling. The rate is good 3 days before and after our event, so we hope you will use the opportunity to bring your family along or take some time for yourself to be a kid again! We will send out information on the hotel reservation number and also on the opportunities that will be available for reduced park ticket prices as they become available.

## Iowa Senate Bill 167, Introduced February 4, 2009

Senate Bill 167 applies to Credit Counseling and to Debt Settlement organizations. It specifies the licensure requirements as well as far reaching operational and legal requirements for both kinds of organizations. It also imposes strict fee limitations.

State governments are introducing and enacting legislation on a daily basis. Just a reminder that as a valuable service to our agency members, AICCCA provides daily updates on all Federal and State legislation. If you are an AICCCA member, you can also access the archived and searchable information from the members only portion of our website.

## Succeeding by Using Partnership Programs by Auriton Solutions

With the magnitude of change and upheaval of the nation's economy, more and more financial organizations are looking to offer financial crisis counseling assistance for their members and clients. This trend clearly represents an opportunity

for credit counseling organizations that are willing to provide such services and are capable of working with a wide variety of institutional needs.

One agency that has been trying to fill this need for several years is Auriton Solutions. Auriton has engineered a number of partnership programs that have been successful and met the need of both distressed borrowers and financial institutions.

The key components to getting started in a partnership outreach program are:

1. Dedicating your resources to the outreach effort. Initial contacts are always difficult as there are lingering doubts with many credit grantors about the effectiveness of counseling and the potential to harm as well as help members and customers.
2. Follow a fixed plan and be flexible: In many ways partnership programs mirror the counseling process itself. You must have an idea of how the process is going to go and yet be flexible in guiding the potential partner through it. An important early step is to get the potential partner to actually commit to a test of counseling for their members and customers. This provides vital feedback that is necessary for partnership development. This service is often provided without charge or obligation to reduce barriers to its implementation.
3. Once a partner is ready for a regular relationship, it is essential that two key components be nailed down quickly:
  - Funding for the counseling, (Auriton has found it useful to have a pay for counseling model rather than a quid-pro-quo relationship).
  - Concessions offered to consumers who seek counseling. (We have found that organizations unwilling to provide concessions when they expect them of others are not fully committed).
4. Partnership maintenance is extremely important. It is essential to provide a unique call-in number so that clients from any given partner can be immediately identified, tracked and dealt with appropriately during the counseling session.
5. Many potential partners are community based and want specific help in their communities. It has been useful to be willing to offer on-site counseling at partner locations as a means to stimulate interest and get buy in.
6. In addition to dealing with distressed current customers, Auriton has found that they provide a great value to partners by helping them more effectively deal with the people that they are inclined to deny credit to. This not only helps maintain the relationship with the potential or existing customer, it also creates the opportunity for the individual to become more credit worthy and a better customer in the future.

Meeting the increasing needs of financial institutions for counseling is complex and requires both structure and flexibility. With the rising recognition of credit counseling as a the preferred way to deal with distressed consumers in financial crisis, it offers the best chance for a stable and productive relationship with financial markets looking to better deal with their low and non-performing accounts and wishing to keep a positive public profile in difficult financial times.

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## **Public Relations News**

*by Ken Scott, Ken Scott Communications*

Just in time to let the good folks of Miami know that the Association of Independent Consumer Credit Counseling Agencies were in town for a conference, Dave Jones was interviewed for the *South Florida Spotlight* on Radio 101.5. Dave let

Miami radio listeners know that assistance is available from AICCCA members for help with mortgage troubles and other personal financial problems related to the current economic situation. The 30-minute program aired Sunday before the conference began.

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### **AICCCA Member Profile-Novadebt**

Novadebt is a 501 (c) (3) nonprofit, financial management service agency founded in Freehold, New Jersey in 1991. Nationally, we provide a wide range of services including our six core services of budget counseling, financial education, Debt Management Program, Personal Financial Program, bankruptcy pre-petition counseling and pre-discharge education and housing counseling in the areas of pre-purchase/homebuyer education, default/foreclosure prevention, and reverse mortgages.

Financial education is the core of our organization and is provided at no cost to any individual in need through counseling services, written materials and workshops. We are involved with over 200 social service agencies nationwide and are an active member of the Better Business Bureau of Central New Jersey, NJ Coalition for Financial Education, AICCCA, Jump\$tart Coalition for Financial Literacy and the Homeownership Preservation Foundation. Additionally, we assist the underserved through monthly financial literacy workshops provided at social service agencies that administer substance abuse, physical abuse and community outreach programs.

As a non-profit offering financial education and counseling services to individuals in our communities, we become acutely aware of numerous other needs that exist. As a result, Novadebt has established an Outreach group, consisting of employees who actively volunteer or pursue projects to help with identified needs with local hospitals, the American Cancer Society, food banks and transitional housing facilities. Novadebt is proud of the fact that not only can we help with financial counseling and education services, but we can personally assist those who have other needs as well

### **Upcoming Events • How to Join AICCCA • [www.aiccca.org](http://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.

