



January
2009

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

[More info coming soon!](#)

Public Relations News

by Ken Scott, Ken Scott Communications

Dave Jones was busy the month of December interviewing with several major media outlets including Associated Press print, Associated Press radio, the Washington Post and Smart Money magazine.

Dave's expertise was quoted in AP print in more than 50 newspapers nationwide commenting on the importance of improving one's credit report. In addition, he was heard by hundreds of thousands of listeners on AP radio stations discussing the decline in household debt and *Smart Money* magazine readers learned from Dave's statements more about family budgets.

Making Community Outreach Pay

by DeeJ Enga, Auriton Solutions

Historically, community outreach programs have been "loss leaders" for credit counseling agencies. The renewed government interest in credit counseling, specifically the interest of state and local governments has provided a new opportunity to provide outreach to some of our neediest citizens while developing a revenue source for cash-strapped agencies.

One such example is Auriton Solution's involvement with the Minnesota Department of Corrections. When it started to develop an early release program for many of its inmates, the Department sought the help of many professionals, including credit counselors. They realized that without proper financial skills and education, the chances of a successful release program were in jeopardy!

Combining with the U.S. Department of Education and the Minnesota Department of corrections, Auriton created a program aimed at early release candidates. This program was largely funded by the State of Minnesota and provided a governmental grant for each inmate that received their individualized training.

Upon release, each inmate received a coupon good for a free credit analysis with Auriton and provided check points that allowed them to measure their financial progress.

As a government contractor, Auriton maintained a positive working relationship with each participating facility and provided on-going program activity summaries while monitoring program completion levels of each student. A unique measurement system was created to study the value and effectiveness of the financial education courses via both an *Initial Financial Assessment* (IFA)

administered to each participant at the beginning of the course, and then an *Exit Financial Assessment* (EFA) at the completion of the four week course to study the overall success of the program. Initial findings suggest that 80% of program participants ‘strongly agreed’ that their knowledge of budgeting, improving credit and managing their finances improved after the course.

The success of this program shows that it is possible to have a strong outreach program that also delivers revenue to the agency!

InCharge Approved

by EOUST by David Alecock

InCharge® Education Foundation, Inc. (ICEF), the personal financial literacy and bankruptcy counseling and education affiliate of InCharge® Debt Solutions, has been approved* by the Executive Office of U.S. Trustees (EOUST) of the Department of Justice to provide Pre-Filing Credit Counseling and issue completion certificates in compliance with the Bankruptcy Code (*approval does not endorse or assure the quality of an agency’s services). The Foundation has provided Pre-Discharge Debtor Education since October 2005 and the new bankruptcy counseling program means that ICEF now offers consumers both courses required by Federal bankruptcy laws. For more information, visit www.personalfinanceeducation.com.

Novadebt’s Employees Volunteer in the Community

by Becky Winters, Novadebt

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 reaches into our communities where we live and work. We have established an **Outreach** group, consisting of employees who actively volunteer or pursue projects in Monmouth County to help with identified needs.

We work with the United Way of Monmouth County throughout the year and support their *School Time and Snowflake Wishes efforts*. Outreach members visit a local Senior Center to help with their monthly birthday celebrations. Novadebt employees volunteer at the Pediatric unit of a local hospital. We hold fundraisers, collect donations and join thousands of other walkers state and nationwide, in the *Making Strides Against Breast Cancer* walk. Weekly “dress down” donations have assisted transitional housing locations, foodbanks, rescue missions and support for families affected by cancer.

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. We are constantly seeking new opportunities to offer help. When we multiply tiny pieces of time with small increments of daily effort, we find we can accomplish some special things.

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.

