



Association of Independent Consumer Credit Counseling Agencies

FACT SHEET

- The Association of Independent Consumer Credit Counseling Agencies (AICCCA) is a national non-profit membership organization, established in 1993 to promote quality and consistent delivery of credit counseling services.
- Nonprofit AICCCA member agencies provide comprehensive credit counseling services including budget and housing counseling, debt management programs and personal money management education.
- AICCCA is the largest credit counseling membership organization with more than 178 locations in 38 states.
- AICCCA member offices counsel more than 2,500,000 consumers annually, more than any other credit counseling organization.
- AICCCA leads the industry with strict quality standards for its membership. Members must adhere to best practice standards including third-party accreditation, independent counselor certification and a low fee structure. All consumers are eligible for services by AICCCA member agencies regardless of their ability to pay.
- AICCCA member agency fees to establish a DMP are capped at \$75 and monthly maintenance fees at \$50. All member agencies provide these services at average fees well below the caps.
- The majority of member agency funding comes from voluntary contributions and grants by creditors participating in debt management plans.
- To locate the closest AICCCA member office dial toll free 866-703-TRUST-AICCCA (866-703-8787) or visit www.aiccca.org and click the *Find a Credit Counseling Agency* link.