

## Approved List of Nonprofit Budget and Credit Counseling Agencies and Providers of Personal Financial Management Instructional Courses for the Middle District of Alabama

Pursuant to 11 USC § 111, the United States Bankruptcy Administrator for the Middle District of Alabama (USBA) has approved the applications of the following agencies to provide nonprofit budget and credit counseling services and/or personal financial management instructional courses as noted below. Other agencies may be approved and added to this list at any time. Approval of these agencies is based on information provided by the agencies. The USBA does not endorse any agency, nor does the USBA make any representation concerning the quality or adequacy of services provided by the agencies. If you have any questions, please contact your lawyer and the agency at its address and telephone number.

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
50-30-20 MoneyPlan/National Personal Finance Education LLP (fka National Personal Finance Education) Business address: 7651 W. August Moon Place Tucson, AZ 85743 Mailing address: 7850 N. Silverbell Rd., #114-251 Tucson, AZ 85743 Telephone: (877) 222-4547 (Toll free); Fax: (877) 222-4547 Website: <a href="http://www.50-30-20.com">www.50-30-20.com</a> Delivery Method: Internet only	NO	YES	08/26/10
Allen Credit and Debt Counseling Agency 195 Brook Street East Wessington, SD 57381 Mailing Address: P.O. Box 195 Wessington, SD 57381 Telephone: (605) 458-2500 Website: <a href="http://www.acdcas.com">www.acdcas.com</a> Delivery Methods: Internet; Via telephone	YES	YES	01/29/10
Alliance Credit Counseling, Inc. 13777 Ballantyne Corporate Place, Suite 100 Charlotte, NC 28277 Mailing address: P.O. Box 470347 Charlotte, NC 28247 Telephone: (888) 594-9596 or (888) 594-9594 (Toll free) Fax: (704) 943-0313 Website: <a href="http://www.knowdebt.org">www.knowdebt.org</a> Delivery Methods: Internet; Credit Counseling only - In person; Via telephone; Hearing impaired; Spanish (in person & via telephone)	YES	YES	03/08/10
American Consumer Credit Counseling, Inc 130 Rumford Avenue, Suite 202 Newton, MA 02466 Telephone: (800) 769-3571 (Toll free) Fax: (617) 559-5791 Delivery Methods: Credit Counseling -Via telephone; Financial Management Course – Via Internet	YES	YES	05/12/10

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
Approved Bankruptcy Certification Services 101 N. Lynnhaven Road, Suite 303 Virginia Beach, VA 23452-7523 Telephone: (757) 416-7890; Toll free: (800) 531-5124 Fax: (757) 416-7897 Website: <a href="http://www.bankruptcyinfo.org">www.bankruptcyinfo.org</a> Delivery Methods: Internet; Via telephone	YES	NO	04/14/10
Biblical Financial Concepts, Inc. 124 Oak Ridge Dr. Oneonta, AL 35121 Telephone: (205) 421-1697 Fax: (205) 625-6428 Website: <a href="http://www.biblicalfinancialconcepts.org">www.biblicalfinancialconcepts.org</a> Delivery Methods: Internet; In person; Via telephone	YES	NO	11/11/09
Black Hills Children's Ranch, Inc. d/b/a Pioneer Credit Counseling d/b/a Pioneer Credit & Debt Consolidation Services 1644 Concourse Drive Rapid City, SD 57703 Telephone: 605-438-1608; (800) 888-1596 - Toll free Fax: (605) 348-8537 Website: <a href="http://www.pioneercredit.com">www.pioneercredit.com</a> Delivery Methods: Internet; Via telephone	YES	YES	01/29/10
Consumer Credit Counseling Service of Alabama, Inc. 777 South Lawrence Street, Suite 101 Montgomery, AL 36104-5075 Telephone: (334) 265-8545; Toll free: (800) 662-6119 Fax: (334) 265-5926 Website: <a href="http://www.budgethelp.com">www.budgethelp.com</a> Delivery Methods: Internet; In person; Via telephone; TTY; Visually impaired	YES	YES	04/03/10
Consumer Credit Counseling Service (CCCS) of Greater Atlanta, Inc. (d/b/a CCCS of Jackson, MS; CCCS of Palm Beach County & the Treasure Coast of FL; CCCS of East TN; CredAbility 100 Edgewood Avenue, NE Suite 1800 Atlanta, GA 30303 Telephone:(800) 251-2227 (Toll free) Hearing Impaired:770-716-9666 (Toll free) Fax: (800) 447-0350 Website: <a href="http://www.cccsinc.org">www.cccsinc.org</a> ; <a href="http://www.cccsenespanol.org">www.cccsenespanol.org</a> Delivery Methods: Internet; In person; Via telephone (credit counseling only); Spanish (website and via telephone) and 26 additional languages (via telephone)	YES	YES	<b>Credit Counseling</b> <b>04/19/10</b>  <b>Financial Management</b> <b>06/27/10</b>

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
Consumer Credit Counseling Service of San Francisco 595 Market Street, 15 <sup>th</sup> Floor San Francisco, CA 94105 Telephone: (800) 777-7526 (Toll free) Fax: 415-777-4027 Website: <a href="http://www.cccssf.org">www.cccssf.org</a> Delivery Methods: Internet; In person; Via telephone; Hearing and visually impaired; Spanish (website)	YES	YES	07/30/10
Consumer Credit Counseling Service of West Florida, Inc. 14 Palafox Place Pensacola, FL 32502 Telephone: (850) 434-0268; Toll free: (800) 343-3317 Fax: (850) 432-5078 Website: <a href="http://www.cccswfl.org">www.cccswfl.org</a> Delivery Methods: Internet; In person; Via telephone; Hearing and visually impaired	YES	YES	<b>Credit Counseling</b> <b>10/18/10</b>  <b>Financial Management</b> <b>03/31/10</b>
Consumer Financial Education Foundation of America 2 North 20 <sup>th</sup> Street, Suite 1030 Birmingham, AL 35203 Telephone: (205) 321-2822; Toll free: (866) 684-8171 Fax: (205) 321-2848 Website: <a href="http://www.cfefa.org">www.cfefa.org</a> Delivery Methods: Internet; In person, Via telephone; Hearing and visually impaired	YES	YES	09/08/10
Credit Advisors Foundation 1818 South 72 <sup>nd</sup> Street Omaha, NE 68124 Telephone: (800) 625-7725 (Toll free) Fax: (402) 393-1579 Website: <a href="http://www.yourbankruptcypartner.com">www.yourbankruptcypartner.com</a> Delivery Methods: Internet; Via telephone	YES	NO	01/09/10
Debt Education and Certification Foundation 112 Goliad Street, Suite D Benbrook, TX 76126 Telephone: (866)859-7323 (Toll free) Fax: (866)339-3328 Website: <a href="http://www.Debt-Foundation.org">www.Debt-Foundation.org</a> Delivery Methods: Internet; Via telephone	YES	YES	01/08/10

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
<p>The Family Center of Columbus (aka Consumer Credit Counseling Service of West Georgia/East AL)  1350 15<sup>th</sup> Avenue  Columbus, GA 31902  Telephone: (706) 327-3239; Toll free: (800) 757-2227  Fax: (706) 327-5750  Website: <a href="http://www.cccs-wga.com">www.cccs-wga.com</a></p> <p>Delivery Methods: Internet; In person; Via telephone; TTY; Visually impaired; Spanish</p>	YES	YES	10/16/10
<p>GreenPath Debt Solutions  38505 Country Club Drive, Suite 210  Farmington Hills, MI 48331  Telephone: (248) 553-5400; Toll Free: (800) 630-6718  Fax: (248) 553-8970  Website: <a href="http://www.greenpath.com">www.greenpath.com</a>; <a href="http://www.greenpathbk.com">www.greenpathbk.com</a></p> <p>Delivery Methods: Internet/Telephone; Dutch, Spanish &amp; Portuguese</p>	YES	YES	11/30/09
<p>Hummingbird Credit Counseling and Education, Inc.  3737 Glenwood Avenue, Suite 100  Raleigh, NC 27612-5515  Telephone: (800) 645-4959 (Toll free)  Fax: (919) 882-8990  Website: <a href="http://www.hbcce.org">www.hbcce.org</a></p> <p>Delivery Methods: Internet only; Spanish (website)</p>	YES	YES	04/03/10
<p>InCharge Education Foundation, Inc  2101 Park Center Dr., Suite 310  Orlando, FL 32835  Telephone: (866) 729-0049 (toll free)  Fax: 407-532-5750  Website: <a href="http://www.PersonalFinanceEducation.com">www.PersonalFinanceEducation.com</a></p> <p>Delivery Methods: Internet/Telephone; Spanish</p>	YES	YES	<b>Credit Counseling</b> 06/07/10  <b>Financial Management</b> 02/20/10
<p>Institute for Financial Literacy, Inc.  449 Forest Avenue, Second Floor  Portland, ME 04101  Mailing address: P.O. Box 1842 Portland, ME 04104  Telephone: (207) 879-0389; Toll free: (866) 662-4932  Fax: (207) 221-3691  Website: <a href="http://www.freshstartonline.org">www.freshstartonline.org</a></p> <p>Delivery Methods: Internet; Via telephone; Hearing and visually impaired</p>	YES	YES	04/03/10
<p>Money Management International  9009 West Loop South, 7<sup>th</sup> Floor  Houston, TX 77096-1719  Telephone: (888) 845-5669 (Toll free)  Fax: (713) 394-3010  Website: <a href="http://www.moneymanagement.org">www.moneymanagement.org</a></p> <p>Delivery Methods: Internet; Via telephone; Hearing impaired; Spanish (via telephone)</p>	YES	YES	07/30/10

<b>Agency Name and Contact Information</b>	<b>Nonprofit Budget &amp; Credit Counseling</b>	<b>Personal Financial Management Instructional Course</b>	<b>Approval Valid Through:</b>
<p>SAGE Personal Finance (formerly American Debtor-Educators On-Line)  4043 Contera Road  Encino, CA 91436  Telephone: (800)516-2759 (Toll free)  Fax: (866) 268-7774  Website: <a href="http://www.sagepf.com">www.sagepf.com</a></p> <p>Delivery Methods: Internet; Via telephone; TTY; Spanish (via telephone &amp; website)</p>	NO	YES	<b>07/26/10</b>
<p>Stand Sure Information Services, Inc.  16 Arnold Park  Rochester, NY 14607  Telephone: (877) 750-0851 (Toll free)  Fax: (585) 486-1314  Website: <a href="http://www.standsuretoday.com">www.standsuretoday.com</a> or <a href="http://www.pfmcourse.com">www.pfmcourse.com</a></p> <p>Delivery Methods: Internet; Via telephone; Hearing and visually impaired; Spanish</p>	NO	YES	<b>04/17/10</b>
<p>Start Fresh Today Instructional, LLC  25 E. Washington Street, 5<sup>th</sup> Floor  Chicago, IL 60602  Telephone: (800) 435-9138; (800) 532-6104 (Toll free)  Fax: (866) 209-9860  Website: <a href="http://www.startfreshtodayinstructional.com">www.startfreshtodayinstructional.com</a></p> <p>Delivery Methods: Internet; Via telephone; Hearing Impaired; Spanish (website only)</p>	NO	YES	<b>03/08/10</b>