

# Approved List of Nonprofit Budget and Credit Counseling Agencies 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 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.

## **CREDIT COUNSELING AGENCIES:**

### **\$\$\$\$\$0\$ BK Class, Inc. dba \$0\$ Bk Class, Inc.**

2711 E. Melrose Street  
Gilbert, AZ 85297  
Telephone: 877-376-7122 Fax: 877-656-4318  
Website: [www.MyOnlineBankruptcyClass.com](http://www.MyOnlineBankruptcyClass.com)  
Delivery Method: Internet

### **001 DebtorCC, Inc. and 001 DebtorEDU, LLC**

378 Summit Avenue  
Jersey City, NJ 07306  
Telephone: (800) 610-3920; Fax: (888) 557-1635  
Website: [www.debtorcc.org](http://www.debtorcc.org) Delivery Method: Internet

### **123 Credit Counselors, Inc. (formerly known as A 123 Credit Counseling, Inc.)**

1000 NW 52<sup>nd</sup> Ct.  
Miami, FL 33126  
Telephone: (888) 412-2123 (Toll free); Fax: (305) 269-0473  
Website: [www.a123cc.org](http://www.a123cc.org) or [www.bankruptcycourse.com](http://www.bankruptcycourse.com)  
Delivery Method: Telephonic, Internet

### **Abacus Credit Counseling**

17337 Ventura Boulevard, Suite 205  
Encino, CA 91316  
Telephone: (800) 516-3834 or (866) 693-1420 (Toll free numbers)  
Fax: (818) 477-0496  
Website: [www.abacuscc.org](http://www.abacuscc.org)  
Delivery Method: Internet; Telephonic

### **Access Counseling, Inc.**

633 W 5<sup>th</sup> St., Suite 26001  
Los Angeles, CA 90071  
Telephone: (800) 205-9297 (Toll Free); Fax: (866) 431-1927  
Website: [www.AccessCounseling.com](http://www.AccessCounseling.com); [www.AccessCounselingInc.org](http://www.AccessCounselingInc.org)  
Delivery Method: Internet; Telephonic Languages offered: English and Spanish

**Allen Credit & Debt Counseling Agency**

800 Dakota Ave. N.

Huron, SD 57350

Telephone: (888) 415-8173; Fax: (605) 610-4059

Website: [www.acdcas.com](http://www.acdcas.com)

Delivery Method: In-Person; Telephonic; Internet

**Alliance Credit Counseling, Inc.**

**dba CL – Counseling Locator**

10720 Sikes Place, Suite 100

Charlotte, NC 28277

Telephone: (800) 959-6952 (Toll Free) Fax: (866) 903-2431

Website: [www.knowdebt.org](http://www.knowdebt.org)

Delivery Methods: Internet; telephonic; Hearing impaired; Spanish (telephonic)

**American Consumer Credit Counseling, Inc.**

130 Rumford Avenue, Suite 202

Auburndale, MA 02466

Telephone: (800) 769-3571 & (800) 826-6942 (Toll free)

Fax: (617) 564-9305

Website: [www.consumercredit.org](http://www.consumercredit.org)

Delivery Methods: Credit Counseling - Internet; In-person;

Financial Management Course – Internet only

**Black Hills Children's Ranch, Inc.**

d/b/a Pioneer Credit Counseling

d/b/a/ Pioneer Credit & Debit Consolidation Services

1644 Concourse Drive

Rapid City, SD 57703

Telephone: (800) 888-1596 Toll free

Fax: (605)348-8537

Website: [www.pioneercredit.com](http://www.pioneercredit.com)

Delivery Methods: In-person; Internet; telephonic

**Butterfly Financial Education, Inc.**

96 Oak Creek Drive,

Clayton, NC 27520

Telephone: (844) 289-2701 Fax: (919) 741-5869

Website: [www.butterflyfe.com](http://www.butterflyfe.com)

Delivery Methods: Internet; telephonic – credit counseling only

**CC Advising, Inc.**

703 Washington Ave., Suite 200

Bay City, MI 48708-5732

Telephone: (855) 980-6690 Fax: (517) 861-2042

Website: [www.ccadvising.com](http://www.ccadvising.com)

Delivery Method: Internet

**Consumer Education Services, Inc. (d/b/a CESI Debt Solutions; Start Fresh Today)**

3700 Barrett Drive

Raleigh, NC 27609

Telephone: (919) 785-0725; Toll free 800-435-9138; TTY 800-877-8973 Fax: (919) 785-0727

Website: [www.cesisolutions.org](http://www.cesisolutions.org)

Credit Counseling Delivery Methods: Internet; Telephonic

Financial Management Delivery Method: Internet

**Consumer Financial Education Foundation of America**

3425 5<sup>th</sup> Avenue South

Birmingham, AL 35222

Mailing Address: P.O. Box 11527 Birmingham, AL 35202

Telephone: (205) 321-2822; Toll free: (866) 684-8171

Fax: (205) 321-2848

Website: [www.cfefa.org](http://www.cfefa.org)

Delivery Methods: Credit Counseling: Internet; In person and Telephonic;

Financial Management: Internet; Telephonic

**Credit Advisors Foundation**

1818 South 72<sup>nd</sup> Street

Omaha, NE 68124

Telephone: (800) 625-7725 Toll free Fax: (402) 393-7660

Website: [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)

Delivery Methods: In Person; Internet; Telephonic

**Credit Card Management Services, Inc. DBA Debthelper.com**

1325 N. Congress Ave., Suite 201

West Palm Beach, FL 33401

Telephone: (800) 920-2262 Fax: (866) 561-2622

Website: [www.debthelper.com](http://www.debthelper.com)

Delivery method: Telephonic (English; Spanish); Internet (English)

**Cricket Debt Counseling, Inc.**

219 SW Harvey Milk Street, Suite 200

Portland, OR 97204

Telephone: (866) 719-0400 Toll free Fax: (866) 476-6522

Website: [www.cricketdebt.com](http://www.cricketdebt.com)

Delivery Methods: Internet

**Debt Education and Certification Foundation**

112 Goliad Street,

Benbrook, TX 76126

Telephone: (866) 859-7323 Toll free Fax: (866) 339-3328

Website: [www.BKcert.com](http://www.BKcert.com)

Delivery Methods: Internet; Telephonic

**The Family Center of Columbus (aka Consumer Credit Counseling Service of West Georgia/East AL)**

1350 15<sup>th</sup> Avenue

Columbus, GA 31901

Telephone: (706) 327-3239; Toll free (800) 757-2227

Fax: (706) 327-1341

Website: [www.thefamilyctr.org](http://www.thefamilyctr.org)

Delivery Methods: In-person; Internet; Telephonic; TTY; Visually impaired; Spanish

**Garden State Consumer Credit Counseling, Inc d/b/a Navicore Solutions**

200 US Highway 9

Manalapan, NJ 07726

Telephone: (877) 892-4557 Toll free; TDD: (800) 282-4557; Fax: (732) 431-5248

Website: [www.navicoresolutions.org](http://www.navicoresolutions.org)

Delivery Methods: Internet; English and Spanish

**GreenPath Debt Solutions**

36500 Corporate Drive

Farmington Hills, MI 48331

Telephone: Toll free (877) 569-7547

Fax: (248) 848-4050

Website: [www.greenpath.org](http://www.greenpath.org)

Delivery Methods: Telephonic; English; Spanish

**InCharge Debt Solutions, Inc.**

5750 Major Boulevard, Suite 300

Orlando, FL 32819

Telephone: (866) 729-0049 Toll free

Fax: (800) 408-1005

Website: [www.PersonalFinanceEducation.com](http://www.PersonalFinanceEducation.com)

Delivery Methods: Internet; Telephonic

**Money Management International, Inc**

14141 Southwest Freeway, Suite 1000

Sugar Land, TX 77478

Telephone: (877) 964-2227 Toll free

Fax: (713) 394-3010

Website: [www.moneymanagement.org](http://www.moneymanagement.org)

Delivery Methods: In-person; Internet; Telephone; Spanish

**Springboard Nonprofit Consumer Credit Management, Inc**

**Springboard Solutions, LLC**

**Springboard Housing, LLC**

**Springboard Affordable Housing, LLC**

**Seminole Ridge – Orlando, LLC**

4351 Latham Street

Riverside, CA 92501

Telephone: (800) 947-3752 (Toll free)

Fax: (951) 781-9896

Website: [www.springboard.org](http://www.springboard.org); [www.credit.org](http://www.credit.org); [www.bkhhelp.org](http://www.bkhhelp.org); [www.deuda.org](http://www.deuda.org); [www.plansabio.org](http://www.plansabio.org); [www.bancarotta.org](http://www.bancarotta.org)

Delivery Methods: Credit Counseling; Internet; Telephonic; TTY; Spanish

Financial Management: In person; Internet; Telephonic; TTY; Spanish

**Stand Sure Information Services, Inc.**

406 5<sup>th</sup> Street North, Suite 1

Oneonta, AL 35121

Telephone: (877) 240-1398 Toll free Fax: (800) 240-4728

Website: [www.standsurecs.org](http://www.standsurecs.org)

Delivery Methods: In person; Internet; Telephonic

**Urgent Credit Counseling**

219 SW Harvey Milk Street, Suite 200

Portland, OR 97204

Telephone: (866) 233-1940 Toll free Fax: (866) 645-7212

Website: [www.urgentco.com](http://www.urgentco.com)

Delivery Methods: Internet