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## Debt Solution Agency Gives Employees Big Benefits with Work-From-Home Option



**InCharge Debt Solutions, a leading nonprofit credit counseling agency, gave counseling staff capability to work from home and reap time/money savings.**

ORLANDO, Fla., Dec. 13, 2012 /PRNewswire-USNewswire/ -- A few years ago, employees asked Etta Money, president of InCharge® Debt Solutions, to consider a work-from-home plan for counselors who spend most of their day on the phone with clients. The company looked at pros and cons, developed an IT/operations support plan, and launched a work-from-home option now used by over 60 percent of InCharge employees.

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"Improving our employees' quality of life and job satisfaction were enough for me," said Ms. Money. "Reaping the additional benefits of productivity gains, lowered operational costs, and a reduced carbon footprint are extras. We were able to do this without any impact on delivering quality services to our clients."

Work-from-home employee benefits include:

- On average, employees save 200 hours per year by not commuting
- They save on average \$1,260 per year in fuel costs

InCharge benefits include:

- Home workers are, on average, 4 percent more productive
- The company has saved 66 percent in office space and related expenses
- Home workers take fewer breaks, have less sick days and rarely sign-on late
- InCharge's estimates its home workers save 40,000 gallons of gas per year

National statistics back up InCharge results. According to Telework Research Network, one day of telecommuting in the U.S. could save 423,000 tons of greenhouse gas, the equivalent of taking 77,000 cars off the road for a year. According to the U.S. Census (2011), the average commute time in the U.S. is 25.1 minutes (one-way).

"Technology and communications advances mean that team members don't have to be physically present in the office," said Soraia de Araujo, InCharge's Vice President of Operations. "That's particularly true for many counselors who interact by telephone, online or in chat mode with our clients. They can provide high quality, confidential counseling from their home office. With quality of life greatly improved, they can concentrate on helping our clients get out of debt."

InCharge Debt Solutions provides an array of certified counseling services including an alternative to [debt consolidation](#) that allows consumers to [consolidate credit card bills](#) into one monthly payment, [pay debt off faster](#), lower interest rates regardless of credit score, stop collection calls, eliminate late fees and build a budget and financial plan to follow:

- **Bankruptcy Education and Counseling:** Take required pre-filing and pre-discharge courses and receive counseling from certified staff. Call 866-729-0049.
- **Credit Counseling:** Certified credit counselors give free, confidential counseling (online or by phone) and offer an alternative to [debt consolidation](#) through [debt management programs](#) and free budgeting assistance. Call 877-486-4924.
- **Housing Counseling Services:** Get help with HUD-approved foreclosure prevention, first-time homebuyer education and free counseling. Call 877-251-1882.
- **Servicemember Help:** Specialized help for military families facing financial difficulty. Call 877-258-9549.
- **Online Counseling:** Free, comprehensive web counseling provides budget building tool, analysis and available solutions from your computer. Visit: [www.incharge.org](http://www.incharge.org).

### About InCharge® Debt Solutions

Founded in 1997, InCharge® Debt Solutions is a leading 501(c)(3) non-profit, community-service organization offering confidential and professional credit counseling, housing counseling, debt management, bankruptcy education and general financial education to individuals seeking options to manage credit card debt and consolidate debt payment. The company, accredited by the Council on Accreditation (COA) and a member of the National Foundation for Credit Counseling (NFCC), interacted with over 1.1 million consumers in 2011. InCharge is affiliated with InCharge® Education Foundation, Inc. (ICEF) which is dedicated to providing educational products, services and research supporting the personal financial literacy of consumers across America. ICEF also provides financial literacy training to servicemembers and their families through MilitaryMoney.com.

Contact: Media Relations

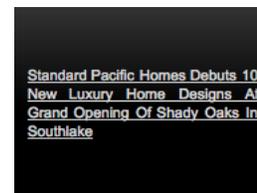


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