



Frequently Asked Questions

Helpful Questions and Answers

About Us

- [Who is Consumer Credit Counseling Service?](#)
- [Why do creditors work with CCCS?](#)
- [Is Consumer Credit Counseling Service a non-profit organization?](#)
- [What associations does CCCS-OC belong to?](#)
- [How is CCCS funded?](#)
- [Where are you located?](#)

Dealing with Creditors

- [Why can't I just negotiate with my creditors on my own?](#)
- [Why can't I just keep paying off my creditors on my own?](#)
- [Can CCCS stop legal action and collector phone calls?](#)
- [Will CCCS stop the interest being charged on all accounts?](#)
- [Will I continue to receive bills from my creditors?](#)
- [How long will it take to pay off my bills?](#)
- [What happens in my counseling session and how long does it last?](#)
- [Who will know that I've met with a CCCS counselor?](#)
- [Will my information be kept confidential?](#)
- [I don't want my spouse to know I have charged up all the credit cards. Does my spouse need to come in for the counseling appointment?](#)
- [Will I receive a record of my payments to CCCS?](#)
- [What books do you recommend for money and credit management?](#)

The Debt Management Plan

- [What is the Debt Management Plan \(DMP\)?](#)
- [How much will it cost me to be on the Debt Management Plan?](#)
- [Can everyone participate in the Debt Management Plan?](#)
- [What debts are covered in your Debt Management Plan?](#)
- [Will I still continue to work with my creditors once I'm on the DMP?](#)
- [Will I still receive harassing telephone calls after I become a DMP client?](#)
- [What if a creditor does not agree to a CCCS Debt Management Plan?](#)
- [Is it possible to be on the DMP if I'm not delinquent in all my accounts?](#)
- [Do I get to keep my credit cards while on the DMP?](#)
- [Do you have other plans other than the Debt Management Plan?](#)

About Us

Q: Who is Consumer Credit Counseling Service?

A: Consumer Credit Counseling Service is the nation's oldest and largest credit counseling organization. Since opening in 1966, we've helped tens of thousands of people regain control over their finances and repay their debts. We offer debt counseling sessions in our [branch offices](#), [over the Internet](#), [via the telephone](#) and [through mail counseling](#). Our [Debt Management Plan](#) offers a debt repayment solution to those needing help dealing with creditors and overwhelming debt.

Q: Why do creditors work with CCCS?

A: CCCS is America's oldest and largest group of credit counseling agencies. Through the years, we have established a reputation for excellence and financial security, which makes the vast majority of creditors agreeable to working closely with us.

Q: Is Consumer Credit Counseling Service a non-profit organization?

A: Yes. We are recognized by both the federal and state government as a non-profit agency (501C(3)). We are also members of the National Foundation for Credit Counseling (NFCC), established in 1951. NFCC membership guarantees agency accreditation, counselor certification, financial integrity, and other core policies that promise quality service to all of our clients.

Q: What associations do you belong to?

A: We are accredited by the Council on Accreditation of Services for Families and Children (COA) and certified by the Department of Housing and Urban Development (HUD) as an approved housing agency. We have specially trained and certified counselors to help consumers deal with housing problems and home education. CCCS-OC is also a member of the Better Business Bureau.

Q: How is CCCS funded?

A: Most of the funding to CCCS comes from voluntary contributions from creditors participating in our Debt Management Program (DMP). We also receive government and corporate grants for certain projects, and support from the client fee.

Q: Where are you located?

A: CCCS has offices located throughout the nation. CCCS-OC's headquarters office is located in [Santa Ana](#), California. Orange County branch offices are available in [Anaheim](#), [Brea](#), [Costa Mesa](#) and [Huntington Beach](#).

Dealing with Creditors

Q: Why can't I just negotiate with my creditors on my own?

A: It can be very helpful to have a certified counselor review your financial situation in detail. A CCCS-OC counselor can work with you to develop a repayment program that fits your lifestyle and your true financial picture. Should you decide to manage the debt repayment plan yourself, you can. However, most people find it helpful and stress relieving to let CCCS-OC deal with the creditors and distribute the monthly payments. CCCS-OC is also able to secure concessions from creditors that you might not be able to negotiate yourself which can result in lower payments and a faster pay-off.

Q: Why can't I just keep paying off my creditors on my own?

A: You can! However, should you want a trained intermediary to help you establish a livable budget, handle your creditors for you, and to also make just one combined bill payment a month, then CCCS-OC may be the solution you need.

Q: Can CCCS stop legal action and collector phone calls?

A: Many companies would rather give you the opportunity to repay them directly than have to go through the legal system. That's why addressing your debt problem promptly is so important. Once you join the DMP, creditor calls should stop once you are current and consistent with your payments.

Q: Will CCCS stop the interest being charged on all accounts?

A: Many of the creditors will either reduce or waive interest charges and late fees if you are on the DMP. After being on the DMP for three consecutive months, your creditor statement will reflect the concessions you have been given by creditors.

Q: Will I continue to receive bills from my creditors?

A: Yes, you will continue to receive billing statements from your creditors. These statements will reflect the amount that has been paid on the account and the current balance. It is important that you keep these statements for your records and update CCCS-OC every three months so we can make sure all the information is accurate.

Q: How long will it take to pay off my bills?

A: This depends on the amount of debt you owe and the amount of your monthly payment. The more you are able to put into your DMP the sooner you'll be able to pay off your debt. Most DMP clients are on the program for 36 to 60 months.

Q: What happens in my counseling session and how long does it last?

A: Most counseling sessions last about an hour, regardless of whether you meet in person or conduct the session over the telephone or through the Internet. You should complete the appointment information before your appointment. Some of the information you need to gather includes: figures for your income and expenses; and a compilation of creditors and amounts owed. Your counselor will review those figures in detail to gain an understanding of your financial condition. He or she will then suggest options to deal with your situation, develop a workable budget and, if appropriate, design a debt repayment plan.

Q: Who will know that I've met with a CCCS counselor?

A: No one but you will know about your appointment. Your creditors will know you have an appointment with CCCS-OC ONLY if you inform them of it. Otherwise, CCCS-OC will not contact anyone about your appointment.

Q: Will my information be kept confidential?

A: CCCS-OC guarantees your privacy. Any information you provide to us will be used for just one purpose -- to help you. Information about your creditors and outstanding balances are never disclosed to outside parties. Moreover, don't worry about your name, address, telephone number, or e-mail being revealed because we will never give information about you to anyone. [Click here](#) to see our [Privacy Policy](#).

Q: I don't want my spouse to know I have charged up all the credit cards. Does my spouse need to come in for the counseling appointment?

A: We recognize that a hidden debt problem is one of the worst to address. If the accounts are in both of your names, you should let your spouse know about the debt situation. While you can certainly have an appointment with one of our counselors before you talk to your spouse about your joint bills, you will not be able to join the DMP without their agreement.

Q: Will I receive a record of my payments to CCCS?

A: You will receive a monthly statement from CCCS-OC reflecting your deposit amount, creditor's balance, and payments.

Q: What books do you recommend for money and credit management?

A: Visit our [Books & Resources](#) page for some of the finest available publications on money and credit management.

The Debt Management Plan

Q: What is the Debt Management Plan?

A: [The Debt Management Plan \(DMP\)](#) is a debt repayment program that allows you to make one simple payment a month to CCCS-OC, who will distribute it to your creditors for you. The DMP serves the dual role of helping you repay your debts and helping creditors collect the money owed them. CCCS-OC's specially trained counselors will review your income, expenses, and bills and design a workable budget and repayment plan personalized to your special needs. We will negotiate late fee and interest rate reductions with your creditors to help you pay off your debt as soon as possible.

Q: How much will it cost me to be on the Debt Management Plan?

A: The initial counseling session is free. Should you decide to become a Debt Management Plan participant, there is a one-time \$50 DMP Educational fee. There is also monthly service fee of 8% of the amount disbursed to creditors, which is never more than \$35. [Click here](#) to see our complete [Fee Schedule](#).

Q: Can everyone participate in the Debt Management Plan?

A: CCCS-OC will never turn anyone away who requests debt counseling. However, our Debt Management Plan may not be appropriate for every situation. The DMP is designed mostly for those that are behind on their accounts or who are only making the minimum payments on their cards. However, we encourage anyone who is concerned about their debt situation to schedule an appointment with one of our counselors, as the counseling alone can be helpful to most people.

Q: What debts are covered in your Debt Management Plan?

A: CCCS works with thousands of creditors nationwide. We have established relationships with all the major credit card companies, most chain store credit departments and finance companies. Mortgages and housing payments are not covered under the Debt Management Plan, however, we have specially trained counselors to help you avoid foreclosure and keep your house. CCCS-OC can make a repayment plan with the IRS, with medical facilities and doctors, and for other unsecured debt.

Q: Will I still continue to work with my creditors once I'm on the DMP?

A: One of the great things about becoming a DMP client is that CCCS-OC deals with your creditors for you. Our Customer Service representatives are available to discuss your account and can help you with other service issues. Should a creditor call you, you'll simply tell them that you are with CCCS-OC and give them your counselor's name.

Q: Will I still receive harassing telephone calls after I become a DMP client?

A: When you join CCCS-OC's [Debt Management Program](#), you can immediately contact your creditors to let them know you are a CCCS-OC client. We also contact your creditors and send them a debt repayment proposal. Once you are current and are making timely and consistent payments, the phone calls should stop. Any creditor calls that you do receive should be immediately brought to the attention of Customer Service at (800) 213-2227.

Q: What if a creditor does not agree to a CCCS Debt Management Plan?

A: Most likely, your creditors have worked with CCCS before and are familiar with our organization. In the few cases that a creditor does not agree to the proposed repayment plan, our counselor will offer advice on how to handle the account directly.

Q: Is it possible to be on the DMP if I'm not delinquent in all my accounts?

A: Yes. Increasingly we see people who are barely making minimum payments on their accounts. While they may not yet be delinquent in all their accounts, they are existing by using cash advances or charging living expenses on cards not yet maxed out. A CCCS-OC counselor can help you by drawing up a workable budget to help you live within your means and pay off your debts.

Q: Do I get to keep my credit cards while on the DMP?

A: Many creditors give concessions, such as reduced interest, to assist you in paying off your debt. If these creditors see that you are continuing to charge on other credit cards they may drop you from the DMP or raise your interest rates to the highest level allowed. In some cases, DMP clients may keep one credit card account active to be used for business or travel only. However, it must have a zero balance and be paid in full each month. In most other cases, creditors request that all use of unsecured credit discontinue while clients are on a debt management program.

Q: Do you have other plans other than the Debt Management Plan?

A: We provide educational classes for our clients and the community on topics dealing with [budgeting](#), [money management](#), [first time homebuyers](#) and much more. [Click here](#) to obtain a seminar schedule or look for the schedule in your quarterly newsletter.