



Notables



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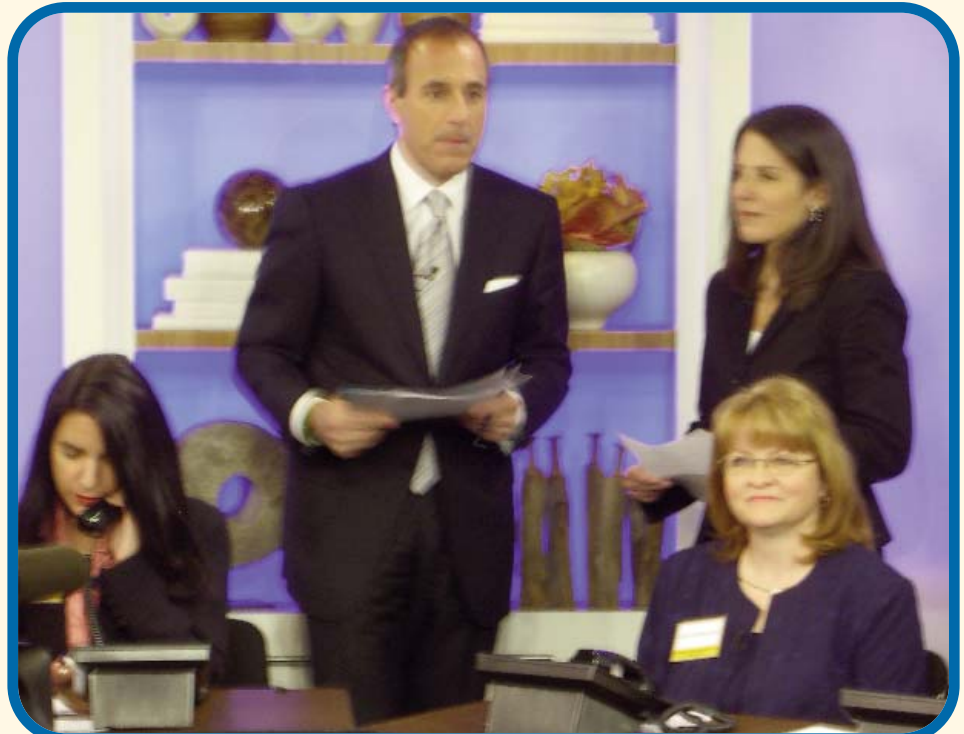
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"TODAY" host Matt Lauer and Jean Chatzky during segment on debt with NFCC Counselors (L to R), Stephanie Bittner, Delaware Valley and Julie Zacharison, LSS Minnesota



On the set at the "TODAY" Show



NFCC Member Agencies Provide Counselors for "TODAY" show Panel

On Monday, May 5, the "TODAY" show turned to the NFCC, as the leading network of certified credit counselors, to provide direct consumer assistance as part of their "TODAY's Money" segment on consumer debt. NFCC Member Agencies provided a panel of Certified Consumer Credit Counselors to man a toll-free hotline for the entire four hours of the broadcast. The Today show is the top-rated morning show with nearly 6 million viewers.

This panel, consisting of eight counselors, answered calls from viewers surrounding their financial concerns. The NFCC and participating counselors were referenced and interviewed a number of times throughout the day's show by hosts Matt Lauer, Meredith Vieira, and finance contributor Jean Chatzky.

There were 1060 calls that came in of which 422 were answered. This equates to more than 50 people helped per counselor. The "TODAY" show was very pleased with this segment and with NFCC participation and opened the door to future segments.

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Member Agency Spotlight

CCCS of Sheboygan Financial Literacy in Jail

By Lisa Arneson, Counselor, CCCS of Sheboygan

In October of 2006 CCCS of Sheboygan (CCCSS), in partnership with the Federal Reserve Bank of Chicago and the Wisconsin Department of Financial Institutions hosted Money Smart Week-Sheboygan County. The event brought more than 70 financial literacy programs to in excess of 1,400 Sheboygan County residences. The intent of Money Smart Week-Sheboygan County was to educate consumers on financial issues without selling them a product or an idea.

Because of the huge success of Money Smart Week, the local technical college contacted CCCSS about holding financial seminars throughout the year at their facility. Various teachers at the college promoted the financial seminars to their classes, with the biggest supporter being Sharon Abel, an adult basic education instructor who also works with inmates at the Sheboygan County Detention Center.

Abel wanted to take this valuable program to the inmates in the detention center, so with the support of the Sheboygan County Sheriff Michael Helmke, inmates were granted permission to leave the jail facility to attend financial classes at Lakeshore Technical College.

What was especially surprising about the classes was that when the inmates returned to the detention center they shared with other inmates the value of the classes. In addition, to reach more inmates, as not all of the inmates had Huber privileges (special privileges, such as work release, etc.) or could get released for the classes, CCCSS worked with the sheriff to move the classes to the detention center itself. Today, CCCSS sees about 20-30 students per session and offers two sessions every other week.

One example of a personal success story involves an inmate who was released from jail and thus not required to attend any more of the classes. Yet the next time the class met following his release, he walked right in and sat down in his seat! To be sure, none of his former fellow inmates expected to see him there. When asked why he was there as he wasn't required to be, he responded by explaining that, "I need this stuff. I wasn't going to miss this. I'm not going to screw up again." After the class he shared with instructor and CCCSS executive director Ken King that he appreciated the time and personal interest Ken had taken in working with the group and teaching them about budgeting, credit, and contracts.



Ken King

This is just one example of the importance of a community educational outreach program. In an effort to secure funding to continue this program, we did a presentation to the Sheboygan Area United Way. Realizing that there were indeed difficulties on transitioning from jail back into society, they provided funding for CCCSS to provide counseling and education to individuals and their families prior to and after release.

We encourage all agencies to contact their local sheriffs and wardens to see if financial literacy classes are an option in their jails and prisons. For more information about the program, as well as advice on implementing a similar program at your agency, contact Lisa Arneson at CCCS of Sheboygan at (920) 458-3784 or lisaccssheb@yahoo.com.



Lisa Arneson

Got News?

NFCC Notables wants to print it!

Send your news, with high resolution photos if available, to Nick Jacobs at njacobs@nfcc.org or contact him at (301) 576-2537 for more information.

Member Agency Spotlight

CCCS of Northern Nevada Financial Boot Camp for Foster Children

By Natalie McKinnon, Manager of Consumer Credit Counseling, CCCS of Northern Nevada

When children leave the foster care system, all too often they wind up in trouble because they were never taught the necessary skills to live outside of the foster care. To that end, CCCS of Northern Nevada (CCCSNN) decided to remedy that by providing these young people with financial education to assist them with the transition into life on their own.

The financial boot camp for foster children came about when one of our counselors came upon a foster child who had successfully completed counseling living on the streets of Reno, and began to consider the fates of these children.

Together, Stuart Gordon, executive director of Family Counseling, Natalie McKinnon, Manager of Consumer Credit Counseling, and counselor Elizabeth Gordon, decided we would do something about this. Family Counseling Service already offered a one week camp for children facing abuse issues at the Ronald McDonald Camp in Eagle Lakes, CA, and we thought that adding a financial education component would be an important thing to do. So with grant money provided by Washoe County, NV, we rented a bus, packed it with folders full of financial education materials, calculators and other items, and took 32 children between the ages of 14 and 18 up to camp.

At the camp, the kids divided into two groups for a class on credit reports – how to read them, the importance of good credit, and how negative information can impact one's score. Later, after some free time and dinner, the classes reconvened for a

session on how to open bank accounts (both checking and savings), and how to budget the money they had to live on.

Indeed, many of the kids were surprised at how much things cost and how hard it was to put together a budget to meet all of their expenses.

The next day's classes focused on how to look for and rent apartments. Some of the topics covered included the differences on leases, month-to-month rentals, expectations of them as renters, the rules of leases and the repercussions of breaking them, and the rights of renters and landlords. Other classes focused on job search and interview techniques.

The classes ended with a wonderful surprise for all the kids: the grant from the county was enough that each child received \$25.00 for each class they attended, and that \$100.00 was being used to open a savings account in their name.

The response from the kids and Washoe County alike has been overwhelming. All in all, it was a fun weekend that was also packed with enough of the right information to get these youngsters started on their way to being financially self-sufficient.

For more information about this program, contact Natalie McKinnon at CCCS of Northern Nevada at (775) 322-6557 or Natalie@familycounselingservice.org.

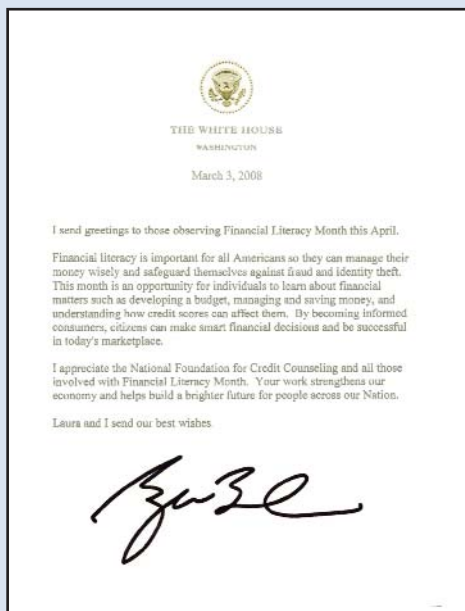


Do you want to see your agency featured in Notables?

**We are always looking for new and
interesting agency programs to highlight.**

Contact Nick Jacobs at njacobs@nfcc.org with your story.

Financial Literacy Month 2008



Stakeholder Recognition in Washington

April is Financial Literacy Month

This year, the NFCC and its membership were recognized in a number of ways and by a number of important stakeholders for our role in implementing and supporting financial literacy during Financial Literacy Month.

The NFCC was recognized on the Floor of the U.S. House of Representatives and in both House and Senate legislation recognizing Financial Literacy Month. The NFCC was also recognized in a letter from the President marking Financial Literacy Month. Part of the letter reads:

"Financial literacy is important for all Americans so they can manage their money wisely and safeguard themselves against fraud and identity theft. This month is an opportunity for individuals to learn about financial matters such as developing a budget, managing and saving money, and understanding how credit scores can affect them. By becoming informed consumers, citizens can make smart financial decisions and be successful in today's marketplace.

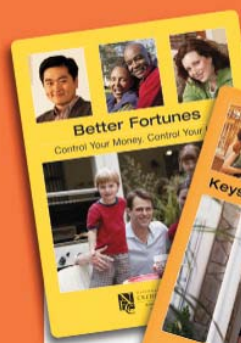
I appreciate the National Foundation for Credit Counseling and all those involved with Financial Literacy Month. Your work strengthens our economy and helps build a brighter future for people across our Nation."

Did You Know...?

Twenty-one percent of the public who do not own a home or pay a mortgage say they do not know enough about owning a home to consider buying one.

—Source: 2008 NFCC-MSN Money Consumer Financial Literacy Survey

NFCC Education Suite



Better Fortunes
Keys to Homeownership
Mejore su Suerte
(Better Fortunes - Spanish)
Claves para ser Propietario
(Keys - Spanish)



More than One Way Out
Live a Richer Life



Hay Más de Una Salida
(More than One Way Out - Spanish)
Viva una Vida Más Plena
(Live a Richer Life - Spanish)



NFCC Member Pricing:
\$148.75 / box of 25
(Bulk discounts apply • incl. S&H)

To order form, visit the
Member Services Section
of the NFCC Web site.



NATIONAL FOUNDATION FOR
CREDIT COUNSELING

Knowing the difference can
make all the difference.

NFCC Reaches Thousands through 2008 National Poster Contest



Taking the message of financial literacy to our nation's youth, the National Foundation for Credit Counseling (NFCC) once again sponsored the **BE MONEY WISE** National Poster Contest in 2008.

The contest was designed to engage students in thinking about how to manage money effectively and offered them a creative outlet to express their knowledge. It also provided the opportunity for recognition of student artwork, and rewarded local and national winners with U.S. savings bonds and other prizes.

This year's contest featured competition in three grade categories: elementary, middle, and high, with the theme "Financial Responsibility Begins with Me."

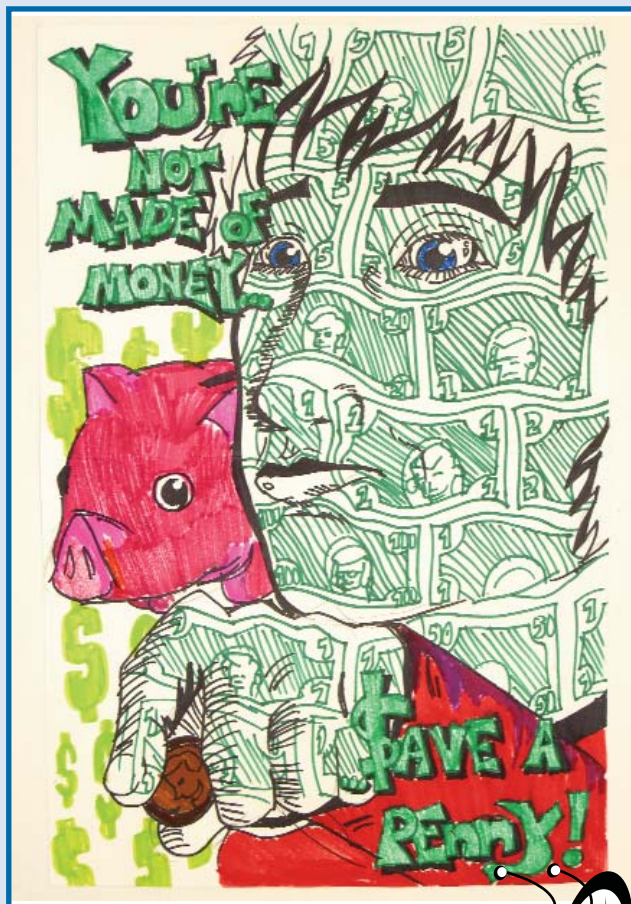
Close to 1,500 posters were submitted through NFCC Member Agencies across the country, as well as directly from teachers interested in bringing the concept of financial literacy to their students.



Poster contest judges looking over the entries

A distinguished national judging panel made up of NFCC friends and national partners was assembled to determine national winners as submitted from across the country. This panel included: Charmaine Brown, Fannie Mae; Arnesa Howell, Freelance Writer; Barry Hudson, NEA Member Benefits; The Honorable Congresswoman Eddie Bernice Johnson; Laura Levine, Jump\$tart Coalition; Hershel Lipow, OCC; Taia Lockhart, PMI; Ivette Lopez, Financial Industry Regulatory Authority; and Michelle Singletary, *Washington Post*.

Harrison Noh, an eighth grader at East Hills Middle School in Bloomfield Hills, MI, submitted this year's



Winning poster designed by Harrison Noh of East Hills Middle School in Bloomfield Hills, MI.



Left: Noh with Anna Escobedo Cabral, Treasurer of the U.S.



Below: The Noh family with Michigan Senator Carl Levin



national winning poster. Harrison submitted his poster through GreenPath Debt Solutions headquartered in Farmington Hills, MI.

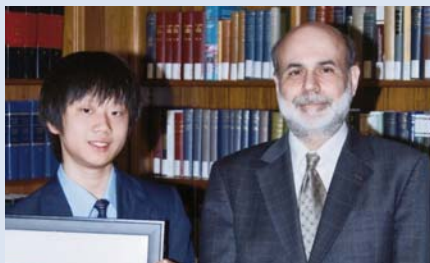
"The GreenPath team celebrates Harrison's achievement because it recognizes his creativity and hard work as well as his ability to serve as a role model for his peers," said Jane McNamara, president and CEO of GreenPath Debt Solutions. "It's clear that Harrison has a solid foundation upon which he can build his financial future; hopefully it will rub off on others."



Noh with GreenPath Debt Solutions President Jane McNamara and NFCC President and CEO Susan C. Keating at awards dinner

hard work as well as his ability to serve as a role model for his peers," said Jane McNamara, president and CEO of GreenPath Debt

As the National winner, Harrison won among other things, an all-expense paid trip to Washington, DC for him and his family. His five day trip to Washington kicked



Noh with Federal Reserve Chair Ben Bernanke

off in spectacular fashion when he was honored at the annual Jump\$tart awards dinner for his achievement. In the following days, Harrison had the opportunity to meet and be photographed with Federal Reserve Board Chair Ben Bernanke, Michigan's Senator Carl Levin, Michigan Representative Joe Knollenberg (Harrison's Congressman), Treasurer of the United States Anna Escobedo Cabral, and others. He was able to see many of the sites of Washington, including behind-the-scenes tours of the Bureau of Engraving and Printing and Department of Treasury.



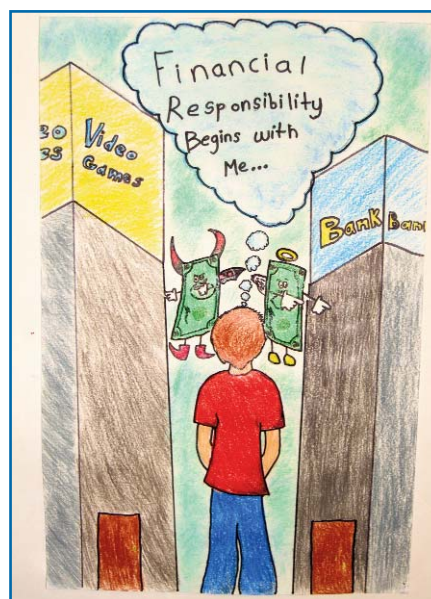
A special thanks to PMI and the 2007 NFCC Golf Classic Scramble who helped financially support this year's contest through sponsorship.

The 2009 NFCC National Financial Literacy Poster Contest is just around the corner. Information about next year's event will be available this Summer. For more details, or to learn about sponsorship opportunities, contact Gail Cunningham at gcunningham@nfcc.org.

Grade category winners of this year's poster contest were:



High School Winner: Victoria Guerra, 10th grade, Crowley High School, Crowley, TX (submitted through Consumer Credit Counseling Service of Greater Dallas)



Middle School Winner: Levi Travis, 7th grade, Seoul American Middle School, Seoul South Korea (submitted through his teacher, Jeannie Hand)



Elementary School Winner: Christopher Saker, 5th grade, Way Elementary, Bloomfield Hills, MI (submitted through GreenPath Debt Solutions)



Congresswoman Eddie Bernice Johnson (TX) at NFCC Congressional Briefing

NFCC Releases 2008 Consumer Financial Literacy Survey Results with MSN Money

Princeton Survey Research Associates International conducted telephone interviews between March 5 and March 15, 2008 from a representative sampling of 1,001 Americans nationwide. The margin of error for questions based on the total sample is +/- 3 percentage points.



To conclude Financial Literacy Month this year, the NFCC and MSN Money released the results of their 2008 Consumer Financial Literacy Survey during a Congressional Briefing on Capitol Hill on April 29. The purpose of the survey, conducted by Princeton Survey Research Associates International, was to identify what Americans know about their finances and to assess their overall financial health. Having identified the key areas of deficiency, the NFCC and MSN Money plan to target their financial education initiatives to those Americans most at-risk.

To promote the results of this year's survey, NFCC President and CEO Susan C. Keating conducted a satellite and radio media tour, which included an appearance on a Dallas cable show with Congresswoman Eddie Bernice Johnson. Results of this year's survey were also distributed on Capitol Hill, including to every office within the US House of Representatives.

To view the topline results of the survey, please go to www.nfcc.org. For additional findings, contact Gail Cunningham at (940) 691-9322.

Some of the findings of the study include:

- One in every 10 Americans with a mortgage, or *roughly 10 million adults*, report being late or missing a mortgage payment in the last year.
- Only 59 percent or roughly 23 million of the young adults in Generation Y, those ages 18-29, pay their bills on time every month. Roughly *15 million adults*, are either getting calls from collectors or seriously considering filing for bankruptcy.
- More than one-third, or *roughly 76 million adults*, say they do not have any non-retirement savings.
- One-third, or *roughly 72 million adults*, readily admit that they do not know their all-important credit score.
- Almost half of those who closely monitor their finances are more likely to say that they learned about personal finance from their parents or at home, underscoring the potential positive influence parents can have on their children financially.
- Only one-quarter expect their income to outpace inflation. More than *half of all Americans* believe their income will shrink, not keep pace with inflation, or stay even.

Among the Latino Community

Key demographic results from this year's survey revealed some disturbing results, particularly as they relate to Latinos.

Most startling among the findings includes:

- 28 percent, or roughly 6.6 million Latinos, admit to struggling to pay their bills each month, sometimes skipping monthly payments, having accounts in collections or seriously considering filing for bankruptcy.
- Roughly 1.7 million Latinos reported that they either paid their mortgage late or totally missed a payment in the last 12 months, putting their most important investment at risk.
- 21 percent of Latinos admit to having no idea what they spend their money on.
- 58 percent, or roughly 13 million, among the Latino population report no savings beyond that which is earmarked for retirement.
- 37 percent, or nearly 9 million Latinos, have nothing saved for retirement.



Counselors with Jean Chatzky

The eight participating NFCC counselors were selected from among the more than 2,500 NFCC Member Agency certified counselors, because of their recent nomination for the NFCC’s Professional Achievement and Counseling Excellence (PACE) Award. This prestigious award honors a counselor’s unique contribution to an agency’s counseling program.

The following NFCC Member Agencies had their PACE nominee counselors providing financial information to “TODAY” show callers:

Lisa Arneson
CCCS of Sheboygan
Sheboygan, WI

Stephanie Bittner
CCCS of Delaware Valley
Philadelphia, PA

Michelle Burton
CCCS of Greater Dallas
Dallas, TX

Landy Dixon
CCCS of Springfield
Springfield, MO

Scott Hehman
CCCS of Mobile
Mobile, AL

Enrique M. Juarez
CCCS of Orange County
Orange County, CA

Kim Sands
GreenPath Debt
Solutions
Farmington Hills, MI

Julie Zacharison
LSS Financial
Counseling Service
Duluth, MN

Agencies Leverage “TODAY” show

In advance of the “TODAY” show event, the NFCC sent out a national news release highlighting participation on the program, providing

Member Agencies with the opportunity to leverage this national coverage at the local level. Across the country NFCC Agencies reached out to their local media to spotlight their affiliation with the NFCC, and to network affiliates to conduct similar, local consumer call-in events.



Examples of this added media outreach include: **in Cleveland, Jay Seaton** and four counselors from CCCS of Central Ohio worked with WKYC-TV3 in Cleveland on a similar program; **in Sheboygan, WI**, CCCS of Sheboygan netted a glowing piece about “TODAY” show participant **Lisa Arneson** in the local newspaper, the *Sheboygan Press*; **in Corpus Christi, TX, Melissa Goonan** at CCCS of Corpus Christi worked with the News Director at the local ABC affiliate (nothing like a little competition, especially when it benefits consumers) to bring on five counselors to answer questions and interview her during the news cast; **in Minnesota**, TODAY show participant **Julie Zacharison** of LSS Financial Counseling Service was featured in the local media. In addition, **Ann Estes** at ClearPoint Financial Solutions reported that a huge number of their clients saw the NFCC counselors on the show and that it generated a great deal of excitement both among the clients and agency staff.

NFCC's Keating at 2008 Financial Literacy and Education Summit

The National Foundation for Credit Counseling's (NFCC) President and CEO, **Susan C. Keating**, was a panelist participating in the Second Annual Visa/Federal Reserve Bank of Chicago Financial Literacy & Education Summit on April 21. The panel was moderated by best-selling author and "TODAY" Show contributor, Jean Chatzky.

The roundtable discussion focused on how to address the significant economic challenges facing Generation Y, defined as young adults ages 18-25, as this consumer demographic will help drive the engine of our economy for years to come. The theme of the summit, "The Need to Strengthen the Financial IQ of Generation Y" theme posed a challenge to the panel of finding solutions to combat serious financial literacy shortfalls among college students and recent graduates.

At the summit, Keating commented, "We all need to do more to get students' attention by offering incentives. We need to be just as creative in teaching financial literacy as credit marketers are in pitching their products."



The other panel-members included Anna Escobedo Cabral, Treasurer of the United States; Chris Gardner, author, activist (Gardner's rise from poverty was chronicled in the film *The Pursuit of Happyness*); Vice Admiral (retired) Cutler Dawson, President and Chief Executive Officer of Navy Federal Credit Union; Constantine W. (Deno) Curris, President of the American Association of State Colleges & Universities; Scott Duncombe, President, Student Government at the University of Chicago.

Additionally, opening remarks were delivered remotely by Ben Bernanke, Chairman of the Board of Governors of the Federal Reserve System, as well as Byron Pollitt, the Chief Financial Officer of Visa, Inc, who also delivered in-person commentary on the role of the private sector supporting financial education.

NFCC Creates Certification for Consumer Credit Educators

The NFCC Education Task Force was created in 2006 for the purpose of establishing a certification process for educators. The vision of the Task Force was to develop a series of learning modules for educators which would provide valuable guidance and teaching tools necessary to be an effective educator.

An extension of the current NFCC counselor certification, the newly created education certification is a voluntary certification for counselors and educators to further demonstrate their commitment to education and to providing an additional high quality service to consumers, further reinforcing NFCC Member Agencies as the "Gold Standard."

The curriculum for the education certification focuses on the importance of financial literacy, financial education and training, and development, encompassing the following materials:

- Chapter I - The Role of the Educator
- Chapter II - Instructional Design – "The ADDIE Model"
- Chapter III - The Classroom Environment
- Chapter IV - The Guide to Effective Facilitation
- Chapter V - Evaluation – Outcomes Measurements

As of April 2008, the following individuals were the first to become Certified Consumer Credit Educators:

Shaída Anjeline Dil, CCCS of Central Ohio, Inc., Columbus, OH

Lisa Arneson, CCCS of Sheboygan, Sheboygan, WI

Amy Wayte, CCCS of Sheboygan, Sheboygan, WI

Kenneth Binzer, CCCS of the Miami Valley, Dayton, OH

2008 Leaders Conference



NFCC 43rd Annual Leaders Conference Monday September 8, 2008 -- Thursday September 11, 2008

Tremont Plaza Suite Hotel, Baltimore, Maryland

The NFCC will hold its 43rd Annual Leaders Conference at the Tremont Plaza

Suite Hotel and

Tremont Grand in Baltimore, MD from September 8-11, 2008. This historic site provides a unique backdrop for our event and is central to Baltimore's cultural district and is near the city's entertainment hub, the Inner Harbor. Mark your calendars and plan to attend! As a reminder, this year's Annual Leaders Conference will be the only scheduled gathering in 2008 for the full NFCC membership. The conference will include an array of topics addressing the housing crisis and homeownership preservation to consumer financial literacy strategies. **The Treasurer of the United States, Anna Escobedo Cabral**, has been invited to attend and address the conference. Further details regarding the schedule of events and registration information will be provided in early Summer.



Anna Escobedo
Cabral, Treasurer
of the U.S.

Sponsorship and Exhibitor Packages are now available. Please visit the NFCC Web site at www.nfcc.org to download a full listing of the 2008 Sponsorship Program offerings. There are three levels of sponsorship opportunities, with various options for your consideration. Packages are offered on a first come, first served basis. The NFCC strives to highlight preferred partners and ensure that the highest standards in quality credit counseling and education are maintained. Sponsorship levels can be further tailored to suit the specific needs of your organization – please contact Mary Ann Reott at (301) 576-2513 or at mreott@nfcc.org to secure your package and valuable partner benefits.



For the sports enthusiasts... just released! The 2008 NFCC Golf Classic Scramble is set for the afternoon of Wednesday, September 10, at The Woodlands Golf Course. Full registration and sponsorship information can be found in the 'Conferences and Meetings' section of the NFCC Web site. Secure your spot now to play on the links! Questions may be directed to Rick Tuman at (352) 867-1591 or at rick27@mindspring.com. Also of note, the Baltimore Ravens play Sunday, September 7 at 1:00 p.m., at Baltimore's M&T Bank Stadium for their season opener. Find more details at www.baltimoreravens.com. Also in town during our conference are the Baltimore Orioles who play the Cleveland Indians for a four night series. An open night during the conference is Wednesday, September 10 if you are interested in attending the 7:05 p.m. game. Visit www.orioles.com to view their schedule for details and ticket information!

Hotel Reservations at the Tremont Plaza Suite Hotel are now being accepted. Visit the Tremont Hotel Web site at www.tremonts.com and then click on the top left link for RESERVATIONS. Once there, scroll down to the center Group Reservations section for the Tremont Plaza and click on the word here to link to the group section. Once in, enter the group code for our conference which is NFCC2008 and proceed to make your reservations. You may also call for toll-free reservation assistance to 1-800-873-6668. The special discounted room rate of \$169 per night (plus applicable taxes) will be offered through August 8, 2008 or until all rooms are filled - don't wait to make your arrangements!

Please direct all inquiries regarding the NFCC Conference to Mary Ann Reott at (301) 576-2513 or at mreott@nfcc.org. We look forward to seeing you in Charm City this fall!

NFCC Announces a 'New' & Strengthened Partnership with Coast Guard



The National Foundation for Credit Counseling (NFCC) has recently signed a new partnership agreement with Coast Guard Mutual Assistance (CGMA), to expand its 5-year relationship and better address the needs of Coast Guard clients in these trying economic times.

Previously, as part of the agreement, CGMA reimbursed NFCC Member Agencies for budget and financial counseling to Coast Guard clients and their families. But given the current economic climate, the timing seemed right to expand the NFCC-CGMA partnership.

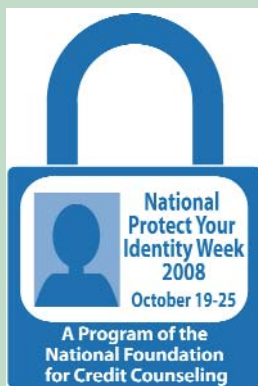
In the new agreement, CGMA representatives will refer clients for, and NFCC Member Agencies will be

reimbursed for, all types of financial counseling, bankruptcy counseling and educations, and housing counseling.

NFCC Member Agencies can expect to be initially contacted by CGMA representatives on behalf of Coast Guard members and their families via the NFCC's National Locator Line and on-line locator on the NFCC Web site. Indeed, numerous NFCC Member Agencies have already been contacted by CGMA representatives and have already assisted Coast Guard clients.

Any questions about the NFCC-CGMA partnership should be directed to Bob Ensinger at (301) 576-2544 or rensinger@nfcc.org.

NFCC Plans ID Theft Prevention Initiative



More than 8 million Americans have their identity stolen each year. To address this national problem at both the national and local levels, the NFCC Marketing Initiatives Working Group is planning a new initiative to not only build awareness for this problem, but also to provide the framework and tools for NFCC Member Agencies to initiate programs and events to provide consumers with guidance on

addressing and preventing this crime.

The inaugural NFCC-led "National Protect Your Identity Week" will take place from October 19-25, 2008. October is also National Crime Prevention Month.

The Working Group's 2008 Protect Your Identity Week Committee is being led by Credit Counseling of Arkansas' **Mark Foster** and **Matt Shelnett**. Other Committee members include: **Sara Varela**, CCCS of NH and VT; **Scott Laughlin**, CCCS of Buffalo; **Laurie Tufford**, CCCS of the Tri-Cities; and Bob Ensinger and Gail Cunningham of the NFCC. In addition, members of the full Marketing Initiatives Working Group will provide guidance and assistance for this program.

This committee has developed a national logo for the event and will provide Member Agencies with a toolkit to include: program ideas and planning tips; media support materials (sample press releases, PSAs); local stakeholder outreach materials (sample proclamations, posters, fact sheets); and other relevant information that can assist agencies build local awareness and put together outreach events.

NFCC Member Agencies can expect a National Protect Your Identity Week toolkit in June. At the national level, press releases and PSAs will be distributed to media outlets across the country promoting the initiative leading up to the event this Fall.

When considering Member Agency participation, the Committee identified five main objectives for the week:

- **Community Awareness** – "It's important to let the public know not only about this important issue but also who we are and the role our agencies play in assisting consumers everyday."
- **Educational Outreach** – "Agency educational outreach is important, not only for this issue but for submission of local grants."
- **Relationship Building** – "As community-based agencies, it is important to build upon existing relationships and develop new ones."
- **Fundraising** – "Community events such as those connected with this national initiative provide Member Agencies with additional fundraising opportunities."
- **Meeting Consumer Need** – "The millions of Americans who are the victims of identity theft are our neighbors, friends, and those we serve in every one of our communities."

For information about partnership opportunities or general information surrounding this year's event, contact Bob Ensinger at rensinger@nfcc.org.

Housing Update

NFCC Leading the Charge, Helping Distressed Homeowners

It is currently estimated the every day, 8,000 homes go into foreclosure across the country. Beyond the headlines, the stories on the evening news, and the tales of woe passed along from neighbor to neighbor, the NFCC and its Member Agencies have been laboring for months to assist consumers impacted by the housing crisis, both at the national and grassroots level.

The NFCC, as one of the top grant award recipients, under the National Foreclosure Mitigation Counseling Program has distributed significant funding for counseling and program-related activities to the 60 Member Agencies within its Intermediary. These funds have enabled Member Agencies to counsel more consumers and hire more counselors as they ramp up their outreach efforts to assist the many consumers in

need.



National Outreach: PSAs Launched

At the national level, one of the NFCC's outreach initiatives is the distribution of radio and television public service announcements (PSAs) providing consumers facing foreclosure with a place to turn for assistance. The NFCC produced these PSAs titled "Foreclosure Nightmare" and "Time Bomb," in English and Spanish. Go to www.MortgageHelpNow.org to view these PSAs.

The NFCC is offering Intermediary Member Agencies with the opportunity to customize these PSAs for their local markets by inserting a local tag at the end. In doing so, Member Agencies can better ensure that local consumers know that there is help available to them and that they don't have to go far to get it.

NFCC Receives Several Grants

The NFCC has been the recent recipient of a number of significant grants to support foreclosure prevention initiatives.

Bank of America announced that it is providing the NFCC with a \$250,000 grant over two years to support



foreclosure prevention counseling and mitigation. The

NFCC grant is part of a \$10 million national grant to national homeowner counseling organizations. The grant is designed for the national recipients to "utilize funds to support their local affiliates in cities across the U.S., as well as develop and expand programs to further assist their constituents."

WELLS FARGO

The NFCC also received a grant award of \$500,000 from the **Wells Fargo Housing Foundation** to support foreclosure mitigation counseling.

The NFCC was chosen as a recipient by both Bank of America and Wells Fargo because of its leadership role as an intermediary in homeownership and foreclosure prevention programs.

Homeowner Crisis Resource Center

The NFCC's Homeowner Crisis Resource Center, (HCRC) available online at www.HousingHelpNow.org, has provided assistance to more than 90,000 consumers through this online resource. A Spanish-language Web site is located at www.Nopierdastuhogar.org. The HCRC provides consumers with direct access to certified housing counselors through the NFCC network; homeowner tools and information; a consumer alert on foreclosure scams; and the opportunity to assess risk through the self-diagnostic "Mortgage Reality CheckSM."



Through April, more than 11,000 consumers had taken the Mortgage Reality CheckSM and their responses are troubling:

- 85% of those with ARMs concerned about being able to make mortgage payments once payments go up;
- 44% owe more on their home than it is worth;
- 34% have received collection letters and/or phone calls from creditors, mortgage brokers, or a foreclosure lender;
- 41% did not make their last three mortgage payments on time;
- 73% are having trouble sleeping because of worry about current financial situation, the possibility of losing their home, or ability to use credit;
- 80 percent are in red, or danger zone (this compares to 67 percent in October 2007); and
- Among those taking Mortgage Reality CheckSM in Spanish, the number is up to 85 percent.

Agency News

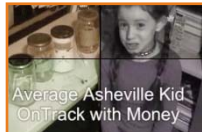
Consumer Credit Counseling Service of Buffalo, Inc. has hired **Mark Twarog** as the new Director of Information Technology. Twarog joined the staff in March of 2008 and has implemented new procedures and policies to create an enhanced technological atmosphere at CCCS of Buffalo, Inc.'s main office location in West Seneca, NY.

On Thursday May 15, 2008 CCCS of NH & VT's Housing Coordinator, **Linda Purdy**, successfully graduated from a year long enriching experiences in the Leadership NH Class. Linda's participation in Leadership NH has given her access to great networks of people, has brought to her attention many different aspects of New Hampshire's reality today, and has enriched Linda professionally and personally.

Robert Mackey has been appointed Executive Director for Housing and Credit Counseling, Inc. (HCCI).

OnTrack Financial Education and Counseling (Asheville, NC) has launched a viral marketing campaign with three YouTube videos. They were created locally, and feature not just Executive Director **Celeste Collins**, but a couple of their Board members as well.

You can check them out at:



<http://www.youtube.com/watch?v=uYEYSRUGQks>

<http://www.youtube.com/watch?v=jl5eb9MotmY>

<http://www.youtube.com/watch?v=GD92GffcEe8>

On Monday May 5 OnTrack held its 7th Annual Financial Literacy Luncheon where they recognized an impressive group of individuals/organizations helping to promote financial literacy, including **state Senator Martin Nesbitt**, and Client of the Year **Sharone Owens**.

Virginia Peschke of CCCS of McHenry County was recently honored by the local Business and Professional Women's Association as their Woman of the Year.

Christopher Honenberger was named the new President and CEO for ClearPoint Financial Solutions.

Linda Ipp has recently joined LifeSpan, Inc. as their new head of marketing.

Linda McKnight is the new CCCS Director at Family Services of the Piedmont.

NFCC News



There are a few new faces in the Silver Spring offices of the NFCC. **Leon Bathini** has joined the NFCC as an Accounting Manager. He comes to the NFCC from the nonprofit sector, having worked for

Leon Bathini associations as well as community health care centers as an accountant, accountant manager and Controller.

Danah Stewart has joined the NFCC as the Membership Coordinator. Also a veteran of the nonprofit sector, Danah spent seven years at the Society for Neuroscience.



Danah Stewart

Candace Mason has recently joined the NFCC as a Grant Manager and will be involved throughout the grant process by assisting in application preparation, compliance, and sub-recipient monitoring. For the past three years she worked as a Grants Administrator in George Mason University's Office of Sponsored programs, assisting faculty in their quest for research funding.



Candace Mason

And finally, there were wedding bells ringing in May for NFCC Director of Creditor Partnerships **Jessica O'Brien** (now Jessica Whiat), who married Air Force Lt. Colonel Matthew Whiat in Rancho Santa Fe, CA.



Jessica and Matt



Left to Right: Steven Stricklin (CCOA), Curtis Arnold (cardratings.com), Brian Anderson (BCS), Governor Mike Beebe, Linda Tucker (CCCS) and Zoe Rossi (AR Securities Dept.)

Kendra Douglas has been hired as a counselor in the Little Rock and Hot Springs, AR offices of Credit Counseling of Arkansas, and Ernie Parrish has signed on as a counselor in the Bartlett, TN office. Additionally, CCOA was recognized by Governor Mike Beebe during Financial Literacy Month (see photo).

Spring 2008 Notables

Susan C. Keating

President and CEO

Bob Ensinger

Senior Vice President, Director
Brand Development and
Communications

Nick Jacobs

Director of Marketing and Member
Communications

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and resources to advance the
organization's mission. Editorial
contributions and comments
are always welcomed.

Re-Accredited Agencies

CCCS of the Carolina Foothills

CCCS of the Miami Valley

CCCS of Central Oklahoma

CCCS of Buffalo

Horizons Consumer Credit
Counseling Service

Communications Stats

Media Activity

Known Media Placements	2,014 (through 1Q 2008)
Audience Impressions	488,703,016 (through 1Q 2008)

PSAs (Jan. to May 2008)

Airings	41,253
Audience Impressions	57.3 million

Web sites and NLL (through 04/08)

NFCC.org and DebtAdvice.org	820,848 visitors
HousingHelpNow.org	87,793 (includes English & Spanish sites)
National Locator Lines	125,829 calls

NFCC MEMBERS AT A GLANCE *through April 2008*

Total Members	110
Total Physical Locations	887
Agency Type	
Freestanding Agencies (CCC only)	73
Multi-Service Agencies	37
Counselor Certification	
Certified "CCC" Counselors	2,566
Certified Housing Counselors	1,500
Housing	
FY2007 NFCC Agencies in HUD Intermediary	51
NFCC Agencies in NFCC HUD HECM Intermediary	50
NFCC HUD HECM network counselors	335

2008 Notables Calendar

Issue	Release	Materials Due
Summer 2008	mid-August	Aug. 1
Fall 2008	mid-November	Nov. 1