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Noreen Clancy, Stephen J. Carroll

Credit Counselor Training Handbook Credit Counseling Centers,1981

Prebankruptcy Credit Counseling Noreen Clancy,Stephen J. Carroll,2007 The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 provided new requirements for bankruptcy filers and gave the U.S. Trustee Program (USTP) new areas of responsibility. One new requirement is that any individual filer must have received credit counseling during the 180 days before filing. USTP must develop measures of credit-counseling agency effectiveness, then apply those criteria to decide whether to reapprove those agencies. Complicating the effectiveness issue is the increased use of Internet-based credit counseling and whether the mode of delivery influences the counseling's adequacy and effectiveness. USTP asked RAND for help in examining what constitutes effective prebankruptcy credit counseling and how to measure it. The authors concluded that USTP should first explicitly identify the goals of prebankruptcy credit counseling; that there are no common standards or accepted sets of metrics for USTP to adopt in whole; and that there are no accepted views on the various modes of delivery. They recommend that USTP use certain upcoming reports to inform the process of developing measures of effectiveness and approving or reapproving credit-counseling agencies; that it consider whether an agency up for reapproval is providing the services stated in its initial approval application, as well as any pre- and post-testing that the agency conducts; that it survey prebankruptcy credit counselors; that it choose a few measures of effectiveness; and that it take some debtor characteristics into account when measuring agency effectiveness.

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The Impact of Waiving Finance Charges on Debt Plans at Consumer Credit Counseling Services Michael Staten,1993

Playing the System Mara Yoresh,Daniel Rivera,2007-12-28 PLAYING THE SYSTEM- The Consumer's Guide to Credit Repair is compiled from the stories of consumers who have worked to repair their credit. Confirmed by first-party research, the information in this book outlines how the average consumer can use the current credit system to his or her advantage and offers information on achieving and maintaining an optimal credit rating.This book includes instructions on credit repair and addresses credit scores (both FICO(R) and VantageScore). As well, as a convenience for the reader this book contains sample letters for communicating with Credit Bureaus and collection agencies and links to resources and articles about credit repair and debt management.

The Debt Settlement Industry United States. Congress. Senate. Committee on Commerce, Science, and Transportation,2011

Is Technology-Enhanced Credit Counseling as Effective as In-Person Delivery? John M. Barron,2011-05

Financing the American Consumer United States. National Business Council for Consumer Affairs. Sub-Council on Credit and Related Terms of Sale,1972

Credit Repair Kit Carlos Santana,2014-02-25 Born in Puerto Rico and raised in New York of military father, travelled the USA, South America and Europe. Got drafted into the US army. Got married and had three children. Started management training program with Avco Financial Services helping people get their finances in order. Later worked with different banks helping customers achieve their financial goals. Started my own mortgage company and later moved to Puerto Rico where I started a successful mortgage company at the same time I was working with Banco Popular helping people get their finances together. Now that I'm retired and single, I serve the American Legion as Post Commander in Caguas PR serving veterans and their families acquired the benefits they deserve from the Veteran Administration.

Credit & Financial Issues ,1981

How to Get Out of Debt Harrine Freeman,2006-12 This book provides step by step detail on how to repair your credit on your own for free without going to a credit counseling agency or filling for bankruptcy. The book provides information on topics such as: how to determine if you have bad credit, how to repair your credit, how to maintain your good credit, how to create your own spending plan and how to prevent identity theft.

The Revolving Credit Market Paul D. Egide,1998

Is Technology-enhanced Credit Counseling as Effective as In-person Delivery? John M. Barron,Michael E. Staten,2011 This paper compares outcomes for borrowers who received face-to-face credit counseling with similarly situated consumers who opted for counseling via the telephone or Internet. Counseling outcomes are measured using consumer credit report attributes one or more years following the original counseling. The primary analysis uses data from a sample of 26,000 consumers who received credit counseling either in-person or via the telephone during 2003. A second sample of 12,000 clients counseled in 2005 and 2006 was provided by one of the agencies to examine Internet delivery. Technology-assisted delivery was found to generate outcomes no worse -- and at some margins better -- than face-to-face delivery of counseling services.

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Financial Peace of Mind Steven R. Trumble,American Consumer Credit Counseling,Katherine Ross,2011-04-20 Financial Peace of Mind is an excellent step by step guide for taking control of your personal finances and planning for the future.Learning how to organize your financial life and how to budget your money will enable you to navigate your way to a financially successful future.Financial Peace of Mind will teach you how to make your money work for you; how to manage your purchases; how to understand credit and credit scores, and how to use credit responsibly.

Empowering Consumers United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations,2010

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