

## Programs and Services

- BUDGETING ASSISTANCE
- CREDIT REPORT HELP
- SEMINARS / WORKSHOPS
- DEBT MANAGEMENT
- DEBT SETTLEMENTS
- HELP BUILDING CREDIT

## Get Help Now!

Professional assistance is available now.

Call (800) 729-0551 or visit [www.accs.org](http://www.accs.org) for a free consultation with one of our Certified Credit Counselors.

Do not delay,

**Get Started Today!**



## Our Mission

We at ACCS are dedicated to providing no-fee credit counseling, money management education, and debt management programs to all individuals in need, within the bounds of our non-profit charter.

These services are provided without discrimination of income, debt ratio, or any other qualifications or requirements. Our goal is to assist anyone who is in financial distress, and return balance and dignity to their personal financial life.



A 501(c)(3) Non-Profit Agency

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*Together we  
can do it!*

## 10 Steps to Improve your Financial Situation

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## 10 Steps to Improve your Financial Situation

### Pay Yourself

This may seem odd, but it is an excellent way to build substantial earnings. Put the money in a safe place, such as a savings account to help minimize or eliminate impulsive spending. If you pay yourself \$25 weekly, in 2 years you will have \$2600 (not including any interest).

### Do Not Shop on Impulse

This one tip could save you hundreds or even thousands of dollars every year. Start using the "Want or Need" strategy. Before you spend a single dollar, ask yourself, "Do I need this or do I want it". You may be buying items because "it caught your eye", "my friend bought the same thing" or "but it was such a good deal". Using any of these excuses only contributes to wasteful spending.

### Use Your Banks ATM's

Other banks charge you for the use of their machines. Sure, you can get access easily. But, be prepared to pay \$2 or more for each transaction, plus the possible \$1.50 standard charge. To get \$20, you may be paying at least \$3.50 in additional charges! What if you did that 5 times a month? That would be \$17.50 monthly or \$210 annually. A big waste of money!

### Track Your Spending

Take the time to track your spending habits for just one month. Take notes on every dollar you spend, including the sodas, coffees, or other treats. You will then know where your money is being spent. This will allow you to refine your spending habits to help you actually save money.

### Lower Credit Card Balances

Pay off your credit cards as soon as possible to eliminate the money lost from the finance charges you are paying. Keep working hard to pay those balances down to more reasonable amounts.

### Use a Debit Card

Develop another good habit by using your debit card instead of using your credit card. Debit cards are usually accepted anywhere credit cards are accepted. Be aware of the balance in your checking account to avoid over-drafting the account.

### Roll over your 401k

When changing jobs, avoid the temptation to withdraw. You will lose a lot of money to extra taxes, fines, and penalties. You could wind up with only 40% of your money! Roll it over to another similar plan.

### Avoid Too Many Credit Cards

Why do you need 8 or more credit cards? Having that many only provides more opportunity for you to get deeper in debt. Use only 1-3 cards, and maintain regular on-time payments. You must develop self control.

### Check your Credit Reports

Being aware of your creditworthiness as a consumer is extremely important. Your credit reports will list your financial history, both past and present. Be sure to use the one official web site for requesting free reports - [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228. Once you get the reports, verify that all the information is correct. Dispute any incorrect information.

### Review, Revise & Retry

Take the time to review your progress. Be aware of more available savings opportunities. Revise your current techniques and try to implement new ones. Once your plan has been revised, retry to see if the results will improve. The more "in tune" you get with your spending habits and finances, the more your situation will improve.

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