

Programs and Services

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

Get Help Now!

Professional assistance is just a phone call away.

Call now for a **free** consultation with one of our Certified Credit Counselors.

Toll-Free (800) 729-0551

Do not delay, call 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 Non-Profit Agency

**American Credit Counseling Service,
Inc.**

**4 Taunton Street, Suite 5
Plainville, MA 02762**

Phone: (800) 729-0551

Fax: (508) 695-0148

Email: info@accs.org

www.accs.org



A Non-Profit Agency

*Together we
can do it!*

**Applying for and
Managing Credit**

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Ask these questions before obtaining any new credit.

1. Do I need this?
2. Do I need this NOW?
3. Can I wait and save the cash to pay for it?
4. Can I even get the credit needed?
5. How much more will the credit cost me?
6. Can I afford the monthly payments?
7. Are there any extra fees?
8. What is the Annual Percentage Rate?
9. What will the total cost of the purchase be?

A purchase of \$1000 on a credit card @ 20% APR would cost you over \$2000 if you pay only the \$20 minimum payment, and takes 8.5 years to pay off.

Tips for Managing Your Credit

Set goals. Establish a realistic, workable budget. Track your expenses, and make adjustments in lifestyle, if necessary.

Always make the **need vs. want** determination on any spending. If you are spending more than you are earning, the end will come soon and will not be pleasant.

If possible, pay your entire credit card debt in full each month. If you cannot pay in full, pay as much as you can over the minimum payment. This reduces the total interest you will pay.

PAY ON TIME ! This will improve your credit score. If you cannot pay on time, call the creditor immediately. You may be able to work out a payment arrangement, and get them to waive any late fees.

Review your Statements

Always check your monthly statements to verify all transactions. If there are any errors, get them resolved with the creditor that month.

Do not fall prey to offers of “reducing or skipping” payments. You will still be charged the finance charges.

Think about the cost difference if you buy an item with cash versus buying with credit.

Make larger payments to save more.

A mortgage of \$150,000.00 for 30 years (360 payments) at 8% interest would have a payment of \$1100 monthly. Add \$50 monthly and the mortgage will be paid off in 307 months (25 and one half years), and save you over **\$43,000**.

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