

# AMERICAN CONSUMER CREDIT COUNSELING

THE CREDIT COUNSELING PROFESSIONALS

Working together with your EAP provider

## Are you having Credit Card Problems?

*Consider these common-warning signs*

- ♦ Are you having trouble making your monthly payments?
- ♦ Are your payments covering little more than the monthly interest?
- ♦ Are you being charged late fees or over limit fees?
- ♦ Do you ever use cash advances on one credit card to pay for another?
- ♦ Do you have to use credit cards to pay for food or other necessities because you used all of your money to pay the credit card bills?

**If you are experiencing any of these warning signs, now is the time to take control of your financial future.**

American Consumer Credit Counseling is here to help you become debt free. As a non-profit organization, ACCC works with individuals to provide financial education and debt management services. ACCC offers a plan that will help ease your financial burden and counselors to provide the best plan of action to becoming debt free.

**Call your EAP provider to begin today!**

Call: **Earl Schofield, CEAP**  
**District 26 IAMAW**  
**(860) 568-3000**



## Benefits as a Preferred Member:

Receive complimentary access to Smart Money School. An online self-paced learning program. Written in an easy to follow style, each chapter teaches techniques and methods that can be used to create a successful financial program. The money management program is divided into three sections; Understanding Money, Understanding Debt and Understanding Credit and has been created to teach individuals the fundamental basics of Money, Debt and Credit. This program provides you a stress free way to learn effective money management and increase your overall financial awareness and change your financial behavior for the better. Visit [www.smartmoneyschool.com](http://www.smartmoneyschool.com) for more information.

## The Debt Management Program can help you:

- ♦ Consolidate your credit card debt into one monthly low payment
- ♦ Lower payments by as much as 30-50%
- ♦ Lower or eliminate interest charges.
- ♦ Stop late or over limit fees
- ♦ Help avoid collection or legal actions
- ♦ Help avoid bankruptcy.
- ♦ Stop harassing creditor calls
- ♦ Provide budget skills to get out and stay out of debt for good
- ♦ Establish peace of mind

By contacting ACCC through your EAP provider, ACCC will waive the \$39.00 enrollment fee. There is a \$3.00 a month maintenance fee per account to cover administration costs if you choose to enroll in the Debt Management Program.

**ACCC**  
The Credit Counseling Professionals