## Approved List of Nonprofit Budget and Credit Counseling Agencies and Providers of Personal Financial Management Instructional Courses for the Middle District of Alabama

Pursuant to 11 USC § 111, the United States Bankruptcy Administrator for the Middle District of Alabama (USBA) has approved the applications of the following agencies to provide nonprofit budget and credit counseling services and/or personal financial management instructional courses as noted below. Other agencies may be approved and added to this list at any time. Approval of these agencies is based on information provided by the agencies. The USBA does not endorse any agency, nor does the USBA make any representation concerning the quality or adequacy of services provided by the agencies. If you have any questions, please contact your lawyer and the agency at its address and telephone number.

Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
NO	YES	08/26/09
NO	YES	09/09/08
YES	YES	03/08/09
YES	NO	04/14/09
	Budget & Credit Counseling         NO         NO         YES	Budget & Credit CounselingFinancial Management Instructional CourseNOYESNOYESNOYESYESYESYESYES

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
Biblical Financial Concepts, Inc. 124 Oak Ridge Dr. Oneonta, AL 35121 Telephone: (205) 421-1697 Fax: (205) 625-6428 Website: www.biblicalfinancialconcepts.org Middle District of AL Certificates issued 2/20/08 through 05/11/08 are not valid. Delivery Methods: Internet; In person; Via telephone	YES	NO	11/11/09
Consumer Credit Counseling Service of Alabama, Inc. 777 South Lawrence Street, Suite 101 Montgomery, AL 36104-5075 Telephone: (334) 265-8545; Toll free: (800) 662-6119 Fax: (334) 265-5926 Website: www.budgethelp.com Delivery Methods: Internet; In person; Via telephone; TTY; Visually impaired	YES	YES	04/03/09
Consumer Credit Counseling Service (CCCS) of Greater Atlanta, Inc. (d/b/a CCCS of Jackson, MS; CCCS of Palm Beach County & the Treasure Coast of FL; CCCS of East TN; CredAbility 100 Edgewood Avenue, NE Suite 1800 Atlanta, GA 30303 Telephone:(800) 251-2227 (Toll free) Hearing Impaired:770-716-9666 (Toll free) Fax: (800) 447-0350 Website: www.cccsinc.org; www.cccsenespanol.org Delivery Methods: Internet; In person; Via telephone (credit counseling only); Spanish (website and via telephone) and 26	YES	YES	Credit Counseling 04/19/09 Financial Management 06/27/09
additional languages (via telephone) Consumer Credit Counseling Service of San Francisco 595 Market Street, 15 <sup>th</sup> Floor San Francisco, CA 94105 Telephone: (800) 777-7526 (Toll free) Fax: 415-777-4027 Website: www.cccssf.org Delivery Methods: Internet; In person; Via telephone; Hearing and visually impaired; Spanish (website)	YES	YES	07/30/09

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
Consumer Credit Counseling Service of West Florida, Inc. 14 Palafox Place Pensacola, FL 32502 Telephone: (850) 434-0268; Toll free: (800) 343-3317 Fax: (850) 432-5078 Website: www.cccswfl.org Middle District of AL Certificates issued 2/21/08 through 4/17/08 are not valid.	YES	NO	10/18/09
Delivery Methods: Internet; In person; Via telephone; Hearing and visually impaired			
Consumer Financial Education Foundation of America 2 North 20 <sup>th</sup> Street, Suite 1030 Birmingham, AL 35203 Telephone: (205) 321-2822; Toll free: (866) 684-8171 Fax: (205) 321-2848 Website: www.cfefa.org	YES	YES	09/08/09
Delivery Methods: Internet; In person, Via telephone; Hearing and visually impaired			
Debt Education and Certification Foundation 112 Goliad Street, Suite D Benbrook, TX 76126 Telephone: (866)859-7323 (Toll free) Fax: (866)339-3328 Website: www.Debt-Foundation.org	YES	YES	01/08/10
Delivery Methods: Internet; Via telephone			
The Family Center of Columbus (aka Consumer Credit Counseling Service of West Georgia/East AL) 1350 15 <sup>th</sup> Avenue Columbus, GA 31902 Telephone: (706) 327-3239; Toll free: (800) 757-2227 Fax: (706) 327-5750 Website: <u>www.cccs-wga.com</u>	YES	YES	10/16/09
Delivery Methods: Internet; In person; Via telephone; TTY; Visually impaired; Spanish			
Hummingbird Credit Counseling and Education, Inc. 3737 Glenwood Avenue, Suite 100 Raleigh, NC 27612-5515 Telephone: (800) 645-4959 (Toll free) Fax: (919) 882-8990 Website: <u>www.hbcce.org</u>	YES	YES	04/03/09
Delivery Methods: Internet; Via telephone (credit counseling only); Hearing and visually impaired; Spanish (website and via telephone)			

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
InCharge Education Foundation, Inc 2101 Park Center Dr., Suite 310 Orlando, FL 32835 Telephone: (888) 893-2716 (toll free) Fax: 407-532-5750 Website: <u>www.personalfinanceeducation.com</u> Delivery Methods: Internet/Telephone; Spanish	YES	YES	Credit Counseling 06/07/09 Financial Management 02/20/09
Institute for Financial Literacy, Inc. 449 Forest Avenue, Second Floor Portland, ME 04101 Mailing address: P.O. Box 1842 Portland, ME 04104 Telephone: (207) 879-0389; Toll free: (866) 662-4932 Fax: (207) 221-3691 Website: www.freshstartonline.org Delivery Methods: Internet; Via telephone; Hearing and visually impaired	YES	YES	04/03/09
Money Management International 9009 West Loop South, 7 <sup>th</sup> Floor Houston, TX 77096-1719 Telephone: (888) 845-5669 (Toll free) Fax: (713) 394-3010 Website: <u>www.moneymanagement.org</u> Delivery Methods: Internet; Via telephone; Hearing impaired; Spanish (via telephone)	YES	YES	07/30/09
<ul> <li>SAGE Personal Finance (formerly American Debtor- Educators On-Line)</li> <li>4043 Contera Road</li> <li>Encino, CA 91436</li> <li>Telephone: (800)516-2759 (Toll free)</li> <li>Fax: (866) 268-7774</li> <li>Website: www.sagepf.com</li> <li>Delivery Methods: Internet; Via telephone; TTY; Spanish (via telephone &amp; website)</li> </ul>	NO	YES	07/26/09

Agency Name and Contact Information	Nonprofit Budget & Credit Counseling	Personal Financial Management Instructional Course	Approval Valid Through:
Stand Sure Information Services, Inc. 16 Arnold Park Rochester, NY 14607 Telephone: (877) 750-0851 (Toll free) Fax: (585) 486-1314 Website: www.standsuretoday.com or www.pfmcourse.com Middle District of AL Certificates issued 07/17/08 through 10/16/08 are not valid.	NO	YES	04/17/09
Delivery Methods: Internet; Via telephone; Hearing and visually impaired; Spanish			
Start Fresh Today Instructional, LLC 25 E. Washington Street, 5 <sup>th</sup> Floor Chicago, IL 60602 Telephone: (877) 525-2313 (Toll free) Fax: (866) 583-6208 Website: <u>www.startfreshtodayinstructional.com</u>	NO	YES	03/08/09
Delivery Methods: Internet; Via telephone; Hearing Impaired; Spanish (website only)			