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 for a free consultation with one of our Certified Credit Counselors. Do not delay,

Get Started Today!

BSI REGISTERED
ISO 9001:2008
FS 96013

United Way
Community Partner

Revised February, 2015

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.

ACCS
american credit counseling service, inc.

A 501 (c) 3 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

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What Can ACCS Do For You?



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What Can We Do For You?

Non-profit credit counseling agencies like ACCS provide a variety of complex services to assist their clients in developing a sound financial future. Since each agency has its own agenda, we want you to know what we can do for you.

Financial Education

The key to financial success is knowledge. ACCS conducts **free** financial education workshops and seminars for groups, employees, as well as individuals. A variety of topics, ranging from learning how to develop and implement a budget, improving your credit score, first-time home buying, to preventing identity theft are offered.

You ***can*** regain control of your personal finances.

Call us at today at 800-729-0551 to request a workshop.

Credit Report Review

Since the best way to start solving your problems is knowing precisely what problems exist, ACCS can help you obtain free copies of your credit reports, then analyze them to help you understand what they say. We can then recommend a positive course of action to correct the errors on your reports, and/or set up a plan of action to repay your outstanding debts.

Counseling

Most clients need to talk out their problems with an understanding and knowledgeable counselor. ACCS has Certified Credit Counselors that will listen to your situation and make recommendations for improving your financial future. We also have a fully staffed Customer Service Department at your disposal.

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Debt Settlement

Settlement is the preferred method of paying off accounts that are handled by collection agencies or attorneys. ACCS will negotiate with those creditors to obtain the best possible settlement, if you have enough free cash and want to resolve the debt quickly. Settlement amounts typically range from 25% to 80% of the total amount owed. We require creditors to sign a formal release of claim, prior to completing the settlement transaction.

Debt Management

The majority of consumers do not have large sums of cash to pay off or settle their debts. ACCS has a Debt Management Program that consolidates your payments without making a new loan. We negotiate reduced payments and interest rates with your creditors. Also, late and over-limit fees are stopped. Payment plans are available in weekly, bi-weekly, twice-monthly, and monthly increments.