

## Approved Credit Counseling Agencies

### Minnesota

#### MN District of Minnesota

#### 1st Choice Credit Counseling & Financial Education a/k/a DBSM, Inc.

[www.mybknow.com](http://www.mybknow.com)

**Main Address:**

2049 Marco Drive  
Camarillo, CA 93010  
877-692-5669

**Delivery Method:**

<b>Internet:</b>	www.mybknow.com; www.mybknowspanish.com	English and Spanish
<b>Telephone:</b>	877-692-5669	English and Spanish

#### A 123 Credit Counselors, Inc

[www.a123cc.com](http://www.a123cc.com)

**Main Address:**

703 Waterford Way (NW 62nd Ave.)  
Suite 220  
Miami, FL 33126  
305-269-9201

**Delivery Method:**

<b>Internet:</b>	www.a123cc.org	English and Spanish
<b>Telephone:</b>	1-888-412-2123	English and Spanish
<b>Internet/Telephone:</b>	www.a123cc.org / 888-412-2123	English and Spanish

#### Abacus Credit Counseling

[www.abacuscc.org](http://www.abacuscc.org)

**Main Address:**

15760 Ventura Boulevard  
Suite 700  
Encino, CA 91436  
800-516-3834

**Delivery Method:**

<b>Internet:</b>	www.abacuscc.org	English and Spanish
<b>Telephone:</b>	800-516-3834	English and Spanish

#### Advisory Credit Management, Inc.

[www.advisorycreditmanagement.org](http://www.advisorycreditmanagement.org)

**Main Address:**

5769 West Sunrise Blvd.  
Plantation, FL 33313  
800-786-3940

**Delivery Method:**

<b>Internet:</b>	www.advisorycreditmanagement.org	English and Spanish
<b>Telephone:</b>	800-786-3940	

#### Allen Credit and Debt Counseling Agency

[www.acdcas.com](http://www.acdcas.com)

**Main Address:**

195 Brook Street East  
Wessington, SD 57381  
888-415-8173

**Delivery Method:**

<b>Internet:</b>	www.acdcas.com	English and Spanish (Interpreter Only)
<b>Telephone:</b>	888-415-8173	English and Spanish (Interpreter Only)

**Alliance Credit Counseling, Inc.**

[www.knowdebt.org](http://www.knowdebt.org)

**Main Address:**

13777 Ballantyne Corporate Pl.  
Suite 100  
Charlotte, NC 28277  
888-594-9596

**Delivery Method:**

<b>Telephone:</b>	888-594-9596	English and Spanish
<b>Internet/Telephone:</b>	www.knowdebt.org / 888-594-9596	English and Spanish

**American Consumer Credit Counseling, Inc.**

[www.ConsumerCredit.org](http://www.ConsumerCredit.org)

**Main Address:**

130 Rumford Avenue  
Suite 202  
Newton, MA 02466  
866-826-6924

**Delivery Method:**

<b>Internet:</b>	www.consumercredit.org	English and Spanish
<b>Telephone:</b>	1-866-826-6924	English and Spanish

**BKEDCERT.com a d/b/a of Pacific Rim Institute for Development and Education, Inc.**

[www.bkedcert.com](http://www.bkedcert.com)

**Main Address:**

6230 Wilshire Blvd.  
Suite 1763  
Los Angeles, CA 90048  
800-845-7171

**Delivery Method:**

<b>Internet/Telephone:</b>	www.PacificRimCounseling.com / 1-800-845-7171	English and Spanish
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**Black Hills Children's Ranch, Inc.**

[www.pioneercredit.com](http://www.pioneercredit.com)

**Main Address:**

1644 Concourse Drive  
Rapid City, SD 57703  
605-348-1608

**Delivery Method:**

<b>Internet:</b>	www.pioneercredit.com	English and Spanish
<b>Telephone:</b>	800-888-1596	English and Spanish
<b>Internet/Telephone:</b>	www.pioneercredit.com / 800-888-1596	English and Spanish

**Catholic Charities of the Diocese of La Crosse, Inc.**

[www.cclse.org](http://www.cclse.org)

**Main Address:**

3710 East Avenue South

La Crosse, WI 54601  
888-654-5294

**Delivery Method:**

**Catholic Charities of the Diocese of St. Cloud**

[www.ccstcloud.org](http://www.ccstcloud.org)

**Main Address:**

157 Roosevelt Rd.  
Suite 200  
St. Cloud, MN 56301  
320-650-1660

**Delivery Method:**

**Telephone:** 800-830-8254

English and Spanish

**In Person:**

Catholic Charities of the Diocese of St. Cloud  
157 Roosevelt Road  
St Cloud , MN 56301  
320-650-1660  
English and Spanish

**Children's and Family Service d/b/a Family Service Agency**

[www.familyserviceagency.com](http://www.familyserviceagency.com)

**Main Address:**

535 Marmion Avenue  
Youngstown, OH 44502  
330-782-5664

**Delivery Method:**

**Telephone:** 330-782-5664

English and Spanish

**ClearPoint Financial Solutions, Inc.**

[www.clearpointfinancialsolutions.org](http://www.clearpointfinancialsolutions.org)

**Main Address:**

8000 Franklin Farms Drive  
Richmond, VA 23229  
804-222-4660

**Delivery Method:**

**Internet:** [www.clearpointfinancialsolutions.org](http://www.clearpointfinancialsolutions.org)

English and Spanish

**Telephone:** 877-422-9044

English and Spanish

**Community Credit Counselors, Inc.**

[www.bankruptcyinfo.org](http://www.bankruptcyinfo.org)

**Main Address:**

101 N. Lynnhaven Road  
Suite 303  
Virginia Beach, VA 23452-7523  
800-531-5124

**Delivery Method:**

**Internet:** [bankruptcyinfo.org](http://bankruptcyinfo.org)

**Telephone:** 800-531-5124

**Comprehensive Credit Counseling of Rural Services of Indiana, Inc.**

[www.comprehensivecreditcounseling.com](http://www.comprehensivecreditcounseling.com)

**Main Address:**

60918 US 31 South  
South Bend, IN 46614  
800-288-6581

**Delivery Method:**

**Telephone:** 1-800-288-6581

**ConsumerBankruptcyCounseling.info, a Project of the Tides Center**

[www.tidescenter.org](http://www.tidescenter.org)

**Main Address:**

1014 Tomey Avenue  
San Francisco, CA 94129  
415-561-6300

**Delivery Method:**

**Internet:** [www.consumerbankruptycounseling.info](http://www.consumerbankruptycounseling.info)

**Consumer Credit Counseling Service of Greater San Antonio**

[www.cccssa.org](http://www.cccssa.org)

**Main Address:**

6851 Citizens Parkway  
Suite 100  
San Antonio, TX 78229  
210-979-4300

**Delivery Method:**

**Internet:** [www.cccssa.org](http://www.cccssa.org)

**Telephone:** 210-979-4300

English and Spanish

**Internet/Telephone:** [www.cccssa.org](http://www.cccssa.org) / 210-979-4300

English and Spanish

**Consumer Credit Counseling Service of Maryland & Delaware, Inc.**

[www.cccs-inc.org](http://www.cccs-inc.org)

**Main Address:**

757 Frederick Road  
2nd Floor  
Baltimore, MD 21228  
800-642-2227

**Delivery Method:**

**Internet:** [www.cccs-inc.org](http://www.cccs-inc.org)

**Telephone:** 800-642-2227

**Consumer Credit Counseling Service of Northeastern Iowa, Inc.**

[www.cccsia.org](http://www.cccsia.org)

**Main Address:**

1003 West 4th Street  
Waterloo, IA 50702  
319-234-0661

**Delivery Method:**

**Internet:** [www.cccsia.org](http://www.cccsia.org)

English and Spanish

**Telephone:** 800-714-4388

English and Spanish

**Internet/Telephone:** [www.cccsia.org](http://www.cccsia.org) / 800-714-4388

**Consumer Credit Counseling Service of Orange County, Inc.**

[www.cccsoc.org](http://www.cccsoc.org)

**Main Address:**

1920 Old Tustin Avenue  
Santa Ana, CA 92832  
888-289-8230

**Delivery Method:**

**Internet:** [www.cccsoc.org](http://www.cccsoc.org)

Telephone: 888-289-8230

English and Spanish

**Consumer Credit Counseling Service of Rochester, Inc.**

[www.cccsroch.org](http://www.cccsroch.org)

**Main Address:**

50 Chestnut Plaza  
Rochester, NY 14604  
888-724-2227

**Delivery Method:**

Internet: [www.cccsofrochester.org](http://www.cccsofrochester.org)

English and Spanish

Telephone: 888-724-2227

English and Spanish

**Consumer Credit Counseling Service of San Francisco**

[www.cccssf.org](http://www.cccssf.org)

**Main Address:**

595 Market Street  
Suite 1500  
San Francisco, CA 94105  
800-777-7526

**Delivery Method:**

Internet: [www.cccssf.org](http://www.cccssf.org)

Telephone: 800-777-7526

English and Spanish

Internet/Telephone: [www.cccssf.org](http://www.cccssf.org) / 800-777-7526

English and Spanish

**Consumer Credit Counseling Service of the Midwest, Inc.**

[www.cccservices.com](http://www.cccservices.com)

**Main Address:**

4500 East Broad Street  
Columbus, OH 43213  
800-355-2227

**Delivery Method:**

Internet: [www.cccservices.com](http://www.cccservices.com)

Telephone: 800-355-2227

**Consumer Credit of Des Moines**

[www.consumercredit-dm.com](http://www.consumercredit-dm.com)

**Main Address:**

6129 SW 63rd Street  
Des Moines, IA 50321  
515-287-6428

**Delivery Method:**

Telephone: 800-955-5765

Internet/Telephone: [consumercredit-dm.com](http://consumercredit-dm.com) / 800-955-5765

**Consumer Financial Education Foundation of America, Inc.**

[www.cfefa.org](http://www.cfefa.org)

**Main Address:**

2 North 20th Street  
Suite 1030  
Birmingham, AL 35203  
205-321-2822

**Delivery Method:**

Internet: [www.cfefa.org](http://www.cfefa.org)

Telephone: 1-866-684-8171

**CredAbility f/k/a Consumer Credit Counseling Service of Greater Atlanta, Inc.**[www.credAbility.org](http://www.credAbility.org)**Main Address:**

100 Edgewood Avenue  
 Suite 1800  
 Atlanta, GA 30303  
 866-672-2227

**Delivery Method:****Internet:** [www.credability.org](http://www.credability.org)

English and Spanish

**Telephone:** 866-672-2227

English and Spanish

**Credit Advisors Foundation**[www.creditadvisors.org](http://www.creditadvisors.org)**Main Address:**

1818 South 72nd Street  
 Omaha, NE 68124  
 402-393-3100

**Delivery Method:****Internet:** [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com)**Telephone:** 800-625-7725

English and Spanish

**Internet/Telephone:** [www.yourbankruptcypartner.com](http://www.yourbankruptcypartner.com) / 800-625-7725**Cricket Debt Counseling**[www.cricketdebt.com](http://www.cricketdebt.com)**Main Address:**

10121 SE Sunnyside Rd.  
 Suite 300  
 Clackamas, OR 97015  
 866-719-0400

**Delivery Method:****Internet:** [www.cricketdebt.com](http://www.cricketdebt.com)

English and Spanish

**Telephone:** 866-719-0400

English and Spanish

**Debt Education and Certification Foundation**[www.debt-foundation.org](http://www.debt-foundation.org)**Main Address:**

112 Goliad Street  
 Suite D  
 Benbrook, TX 76126  
 866-859-7323

**Delivery Method:****Internet:** [www.debt-foundation.org](http://www.debt-foundation.org)**Telephone:** 866-859-7323

English and Spanish

**Internet/Telephone:** [www.debt-foundation.org](http://www.debt-foundation.org) / 866-859-7323**Family Financial Education Foundation**[www.ffef.org](http://www.ffef.org)**Main Address:**

724 Front Street  
 Suite 340  
 Evanston, WY 82930  
 307-789-2010

**Delivery Method:**

Telephone: 1-888-292-4333

English and Spanish

**FamilyMeans**

[www.familymeans.org](http://www.familymeans.org)

**Main Address:**

1875 Northwestern Avenue South  
Stillwater, MN 55082  
651-439-4840

**Delivery Method:**

**Internet:** [www.familymeans.org](http://www.familymeans.org)  
**Telephone:** 800-780-2890  
**Internet/Telephone:** [www.familymeans.org](http://www.familymeans.org) / 800-780-2890

**In Person:**

FamilyMeans Consumer Credit Counseling Service (CCCS)  
3433 N. E. Broadway St Suite 245  
Minneapolis, MN 55413  
800-780-2890  
FamilyMeans Consumer Credit Counseling Service (CCCS)  
10560 Wayzata Blvd Suite 11  
Minnetonka, MN 55305  
800-780-2890  
FamilyMeans Consumer Credit Counseling Service (CCCS)  
903 West Center Street Suite 200  
Rochester, MN 55902  
800-780-2890  
FamilyMeans Consumer Credit Counseling Service (CCCS)  
1875 N.W. Avenue South  
Stillwater, MN 55082  
800-780-2890

**Family Service Association of Sheboygan, Inc.**

[www.cccsonline.org](http://www.cccsonline.org)

**Main Address:**

1930 N. 8th Street  
Sheboygan, WI 53081  
920-458-3784

**Delivery Method:**

**Telephone:** 800-350-2227  
**Internet/Telephone:** [www.cccsonline.org](http://www.cccsonline.org) / 800-350-2227

**Financial Rehabilitation Incorporated**

[www.FinancialRehabInc.com](http://www.FinancialRehabInc.com)

**Main Address:**

2021 Hennepin Avenue  
Suite 193  
Minneapolis, MN 55413  
877-747-0655

**Delivery Method:**

**Internet:** [www.FinancialRehabinc.com](http://www.FinancialRehabinc.com)  
**Telephone:** 877-747-0655

**In Person:**

Financial Rehabilitation Incorporated  
2021 Hennepin Avenue East Suite 193  
Minneapolis, MN 55413  
877-747-0655

**Forbes & Newhard Credit Solutions, Inc.**

**Main Address:**

7505 Tiffany Springs Parkway  
Suite 130  
Kansas City, MO 64153  
816-442-7036

**Delivery Method:**

**Telephone:** 866-351-0322

**Garden State Consumer Credit Counseling, Inc.**

[www.novadebt.org](http://www.novadebt.org)

**Main Address:**

225 Willowbrook Road  
Freehold, NJ 07728  
732-409-6281

**Delivery Method:**

**Telephone:** 800-992-4557

English and Spanish

**Internet/Telephone:** [www.novadebt.org](http://www.novadebt.org) / 800-992-4557

English and Spanish

**Granite Lake Educational Resources**

[www.backtogo.org](http://www.backtogo.org)

**Main Address:**

111 West Cataldo  
Suite 200  
Spokane, WA 99201  
509-325-2511

**Delivery Method:**

**Telephone:** 866-366-0599

English and Spanish

**Internet/Telephone:** [www.backtogo.org](http://www.backtogo.org) / 866-366-0599

English and Spanish

**GreenPath, Inc.**

[www.greenpathbk.com](http://www.greenpathbk.com)

**Main Address:**

38505 Country Club Drive, Suite 210  
Farmington Hills, MI 48331-3429  
800-630-6718

**Delivery Method:**

**Internet:** [www.greenpathbk.com](http://www.greenpathbk.com)

**Telephone:** 800-630-6718

English and Spanish

**Internet/Telephone:** [www.greenpathBK.com](http://www.greenpathBK.com) / 800-630-6718

**Hummingbird Credit Counseling and Education, Inc.**

[www.hbcce.org](http://www.hbcce.org)

**Main Address:**

3737 Glenwood Avenue  
Suite 100  
Raleigh, NC 27612  
800-645-4959

**Delivery Method:**

**Internet:** [www.hbcce.org](http://www.hbcce.org)

English and Spanish

**Internet/Telephone:** [www.hbcce.org](http://www.hbcce.org) / 800-645-4959

English and Spanish

**InCharge Education Foundation, Inc.**

[www.inchargefoundation.org](http://www.inchargefoundation.org)

**Main Address:**

5750 Major Blvd  
Suite 310  
Orlando, FL 32819  
866-729-0049

**Delivery Method:**

**Internet:** www.personalfinanceeducation.com  
**Telephone:** 1-866-729-0049

English and Spanish

**Institute for Financial Literacy, Inc.**

[www.financiallit.org](http://www.financiallit.org)

**Main Address:**

449 Forest Avenue  
Portland, ME 04101  
207-879-0389

**Delivery Method:**

**Telephone:** 866-662-4932  
**Internet/Telephone:** www.financiallit.org / 866-662-4932

**iPayDebt Financial Services, Inc. d/b/a Cornerstone Financial Education**

[www.ipaydebt.com](http://www.ipaydebt.com)

**Main Address:**

3011 North Lamar Boulevard  
Austin, TX 78705  
512-263-0532

**Delivery Method:**

**Internet:** www.csfedu.org  
**Internet/Telephone:** www.csfedu.org / 800-336-1245

**Lutheran Social Service of Minnesota**

[www.lssmn.org/debt](http://www.lssmn.org/debt)

**Main Address:**

424 West Superior Street  
Suite 600  
Duluth, MN 55802  
218-529-2222

**Delivery Method:**

**Internet:** www.lssmn.org/debt  
**Telephone:** 888-577-2227

**In Person:**

Lutheran Social Service of Minnesota  
East Brainerd Mall 716 E Street  
Brainerd , MN 56401  
888-577-2227  
LSS Financial Counseling Service  
424 W. Superior Street Suite 600  
Duluth , MN 55802  
888-577-2227  
LSS Financial Counseling Service  
302 Grant Avenue  
Eveleth , MN 55734  
888-577-2227  
LSS Financial Counseling Service  
33 10th Avenue South Suite 150  
Hopkins , MN 55343  
888-577-2227

LSS Financial Counseling Service  
710 S. 2nd Street  
Mankato , MN 56001  
888-577-2227

LSS Financial Counseling Service  
2414 Park Avenue  
Minneapolis , MN 55404  
888-577-2227

LSS Financial Counseling Service  
590 Park Street Suite 310  
St. Paul , MN 55103  
888- 577-2227

Lutheran Social Service of Minnesota  
481 Wabasha Street Wabasha Center  
St. Paul , MN 55107  
651-292-0131  
English and Spanish

Lutheran Social Service of Minnesota  
965 Payne Avenue  
St. Paul , MN 55130  
888-577-2227

LSS Financial Counseling Service  
1601 Hwy 12 East Suite 6  
Willmar , MN 56201  
888-577-2227

**Lutheran Social Services of South Dakota**

[www.lsssd.org](http://www.lsssd.org)

**Main Address:**

705 East 41st Street  
Suite 100  
Sioux Falls, SD 57105  
605-330-2700

**Delivery Method:**

**Internet:** [www.lsssd.org](http://www.lsssd.org)  
**Telephone:** 1-888-258-2227

**Money Management International, Inc.**

[www.moneymanagement.org](http://www.moneymanagement.org)

**Main Address:**

9009 West Loop South  
Suite 700  
Houston, TX 77096-1719  
(877) 964-2227

**Delivery Method:**

**Internet:** [www.moneymanagement.org](http://www.moneymanagement.org) English and Spanish  
**Telephone:** (877) 964-2227 English and Spanish

**MoneySharp Credit Counseling Inc.**

[www.moneysarp.org](http://www.moneysarp.org)

**Main Address:**

2713 N. Central Park  
Chicago, IL 60647  
866-200-6825

**Delivery Method:****Internet:** www.moneysharp.org

English and Spanish

**National Financial Literacy Foundation, Inc.****www.learnfinances.org****Main Address:**555 Winderley Place  
Suite 300  
Maitland, FL 32751  
877-380-6353**Delivery Method:****Internet:** www.learnfinances.org

English and Spanish

**Telephone:** 877-380-6353

English and Spanish

**SafeGuard Credit Counseling Services, Inc****www.safeguardcredit.org****Main Address:**112 Parkway Dr. South  
Hauppauge, NY 11788  
800-673-6993**Delivery Method:****Telephone:** 800-673-6993**Springboard Nonprofit Consumer Credit Management, Inc.****www.bkhelp.org****Main Address:**4351 Latham Street  
Riverside, CA 92501  
951-781-0114**Delivery Method:****Internet:** www.bkhelp.org;www.bancarrota.org

English and Spanish

**Telephone:** 888-425-3453

English and Spanish

**Stand Sure Credit Counseling, a/k/a Biblical Financial Concepts, Inc.****www.biblicalfinancialconcepts.org****Main Address:**124 Oakridge Drive  
Oneonta, AL 35121  
205-421-1590**Delivery Method:****Internet:** www.standsurecc.org**Telephone:** 866-232-3600**Internet/Telephone:** www.standsurecc.org / 866-232-3600**SurePath Financial Solutions****www.gotdebt.org****Main Address:**80 North Wood Road  
Suite 200  
Camarillo, CA 93010  
800-540-2227**Delivery Method:****Internet:** www.gotdebt.org; www.tengodeudas.org

English and Spanish

Telephone: 877-615-7873

English and Spanish

**Take Charge America, Inc.**

[www.takechargeamerica.org](http://www.takechargeamerica.org)

**Main Address:**

20620 North 19th Avenue  
Phoenix, AZ 85027-3585  
623-266-6100

**Delivery Method:**

Telephone: 866-750-9634

English and Spanish

**The Kingdom Ministries, Inc.**

[www.thekingdomministries.com](http://www.thekingdomministries.com)

**Main Address:**

6094 Apple Tree Drive  
Suite 11  
Memphis, TN 38115  
901-552-5131

**Delivery Method:**

Telephone: 901-552-5131

**The Mesquite Group, Inc.**

[www.themesquitegroup.org](http://www.themesquitegroup.org)

**Main Address:**

600 Six Flags Drive  
Suite 400  
Arlington, TX 76011  
817-769-4069

**Delivery Method:**

Telephone: 877-769-4069

English and Spanish

**The Village Family Service Center**

[www.helpwithmoney.org](http://www.helpwithmoney.org)

**Main Address:**

1201 25th Street, S.  
Fargo, ND 58103  
800-450-4019

**Delivery Method:**

Internet: [www.helpwithmoney.org](http://www.helpwithmoney.org)

Telephone: 800-450-4019

**In Person:**

The Village Family Service Center  
460 Northside Drive #5  
Alexandria , MN 56308  
800-450-4019

The Village Family Service Center  
200 S. 6th Street  
Brainerd , MN 56401  
800-450-4019

The Village Family Service Center  
7000 57th Avenue North Ste 105  
Crystal , MN 55428  
800-450-4019

The Village Family Service Center  
715 N. 11th Street Suite 108D  
Moorhead , MN 56560  
800-450-4019

Consumer Credit Counseling Service (CCCS) of the Village Family Service Center  
3950 3rd St. Suite 102

9/27/2010

CC\_Minnesota

St. Cloud , MN 56301  
800-450-4019

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