

Idaho Legal Aid Services, Inc.


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Fiscal Fitness: Choosing a Credit Counselor ^[1]

Living paycheck to paycheck? Worried about debt collectors? Can't seem to develop a workable budget, let alone save money for retirement? If this sounds familiar, you may want to consider the services of a credit counselor. Many credit counseling organizations are nonprofit and work with you

to solve your financial problems. But beware — just because an organization says it is “nonprofit” doesn't guarantee that its services are free or affordable, or that its services are legitimate. In fact, some credit counseling organizations charge high fees, some of which may be hidden, or urge consumers to make “voluntary” contributions that cause them to fall deeper into debt...

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