

# Credit Counseling & Saving Money

- Contact your creditors to let them know you will soon be losing your job. Ask them to establish a reasonable payment plan until you transition into reemployment.

The National Foundation for Credit Counseling (NFCC) is a non-profit organization with over 1,300 offices nationwide. This organization can assist you with developing a budget and/or contacting creditors. A directory of NFCC offices is available online at <http://www.nfcc.org/> or you may call their toll free number at 1-800-388-2227.

Another organization offering free credit counseling is the National Non-profit Consumer Credit Counseling Agency. They can be reached toll free at 1-877-426-6363 or via the Internet at <http://www.4-creditcounseling.com/>.

- Consider reducing your monthly payments and charges by competitively shopping for lenders offering cheaper rates. LendingTree is an online loan marketplace where lenders compete for your business and you choose the loan that is right for you. <http://www.lendingtree.com/>
- Save money by signing up for the free SavingsSecrets newsletter delivered directly to your email account, sign up at <http://www.savingsecrets.com/> . You can also learn creative ways for living more frugally at All Things Frugal at <http://www.allthingsfrugal.com/> and The Frugal Life at <http://www.thefrugallife.com/> .