



Credit Counseling Providers, updated on 8/14/09

The following agencies provide one-one-one credit counseling at little or no charge. Help is just a phone call away – make an appointment today!

This resource list is updated to include programs and trainings that CAAB staff are familiar with; however, if you would like to get approval to attend training at another agency or need help choosing the training program(s) that best meet your needs, please call the CAAB office at 202-419-1440.

ACORN Housing

737-1/2 8th Street SE
Washington, DC 20003
202-547-9295

<http://acornhousing.org/>

Services: One-on-one credit and budget counseling as part of a homebuyer program. Must be a first-time homebuyer to receive counseling services.

Fees: \$20 for credit report. All counseling services are free.

Capital Area Asset Builders

1801 K Street NW
Suite M100
Washington, DC 20006
202-419-1440

Services: One-on-one credit and budget counseling.

Fees: All counseling services are free.



Consumer Credit Counseling Services (CCCS)

1-800-747-4222 ; 1-888-845-5669

<http://www.moneymanagement.org/>

Services: One-on-one credit counseling in person, by telephone, or online; Financial education and homebuyer seminars; Debt Management Plan. (DMP).

Fees: Around \$13.50 for credit report (vary slightly by session). Counseling services are free; one-time enrollment fee and monthly maintenance fee for DMP.

HomeFree USA

3401A East West Highway

Hyattsville, MD 20782

202-526-2000; 301-891-8400

<http://www.homefreeusa.org>

Services: One-on-one credit, budget, and homebuyer counseling in person or by telephone; homebuyer classes.

Fees: This is a membership organization. One-time membership fee is \$99 per household, which includes all classes and counseling. Membership fee will be fully refunded to members who purchase a home through HomeFree.

Housing Counseling Services

2410 17th Street NW (Adams Alley)

Washington, DC 20009-2705

202-667-7006

Services: One-on-one credit, budget, and homebuyer counseling; credit/budget workshops once per month.

Fees: \$16.50 for credit report. All counseling services are free.



Latino Economic Development Corporation

2316 18th Street NW

Washington, DC 20009

202-588-5102 ; 1-866-977-LEDC

www.ledcdc.org ; www.ledcmetro.org

Services: Credit coaching is available for first-time homebuyers and entrepreneurs.

Fees: \$20 fee includes credit report.

Lydia's House

3939 South Capitol Street SW

Washington, DC 20032

202-373-1050

<http://www.lydiashousendc.org/>

Services: One-on-one credit, budget, and homebuyer counseling; 8 week financial education class with credit component.

Fees: \$20 for credit report. All counseling services are free.

Marshall Heights Community Development Organization

3939 Benning Road NE

Washington, DC 20019

202-396-1200

<http://www.mhcdo.org/>

Services: One-on-one credit and budget counseling and financial literacy training; 12-week Homebuyers Club classes; Individual Development Account (IDA) program. (Must be a first-time homebuyer and complete the entire 12-week Homebuyers Club to qualify for the IDA funds to assist with down payment and closing costs.)

Fees: \$15 for credit report. All counseling services are free.



Operation HOPE

2509 Good Hope Road SE
Washington, DC 20020
202-582-2212

<http://www.operationhope.org/>

Services: One-on-one credit, budget, and homebuyer counseling; weekly homebuyer and money management classes; monthly credit seminars.

Fees: Credit report, classes, and all counseling services are free.