



**United Way
California Capital Region**

ClearPoint Credit Counseling Solutions **Helping People Take that First Financial Step**

July 8, 2010 -- If you were facing a difficult situation, one you realized you couldn't fix on your own, and you knew of a free or low-cost service that could help you solve it, wouldn't you jump at that opportunity? And yet, convincing people to take advantage of their services before it's too late is one of the biggest challenges ClearPoint Credit Counseling Solutions faces.

ClearPoint Credit Counseling Solutions is a nonprofit agency that provides individuals with affordable financial assistance, including a number of free services. As an alternative to the for-profit companies that aggressively advertise debt-settlement programs and similar services, ClearPoint offers HUD-approved housing counseling, credit counseling and debt management programs, budget counseling, and bankruptcy counseling. It's a nonprofit resource for people who find themselves at the end of their financial rope.

You might think that people facing foreclosure or spiraling credit-card debt would be eager sign up for the services that ClearPoint offers. But often people in this situation hesitate and avoid acting until it's too late, according to Bruce McClary, Media Relations Coordinator for ClearPoint Credit Counseling Solutions. People in bankruptcy counseling are a case in point. "Often these are people who may have avoided bankruptcy had they come to us a little sooner," he says.

Why don't people act sooner? Sometimes it's simple embarrassment. People hesitate "because they're afraid of being judged," Bruce says, "or they feel guilty about the situation they're in." ClearPoint works hard to overcome that hesitation. "We want people to come in as early as they possibly can," he continues, because "the later you wait, the fewer options are available to you in order to resolve your debt."

As a nonprofit agency, ClearPoint offers more than just a plan to reduce debt or avoid bankruptcy. For example, the agency provides educational programs in conjunction with financial assistance, something that for-profit companies aren't required to offer.

So whereas a for-profit company may address the immediate problem by "sticking a Band-Aid on the situation," Bruce explains that ClearPoint helps its clients solve their problems today and take steps to avoid financial difficulties in the future. "We sit down with the consumer to help them identify the root cause of the problem," he says, "so they approach money management in a different, healthier way going forward and are less likely to end up in the same situation."

Do you know someone who is struggling with financial problems? Do them a great service by helping them get past their hesitation. Contact ClearPoint Credit Counseling Solutions at 877-877-1995 or online at www.clearpointccs.org.