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Welcome to Member Services

When the burdens of consumer debt become unbearable, we are here to help. We are a nonprofit consumer Education and Counseling organization committed to helping our members learn wise financial practices and budget their way out of debt. Members receive free education and counseling on budget planning, financial management, debt management, and the wise use of credit. Membership is free, and most of our services are offered to members free of charge. There is a reasonable cost associated with our debt management program.

Please Note: Please note that we do not offer credit repair services or debt settlement services. We also do not offer bankruptcy credit counseling. If you are contemplating bankruptcy, you may need to complete a credit counseling course prior to filing. We do not offer such courses and our programs will not qualify you to be able to file bankruptcy.

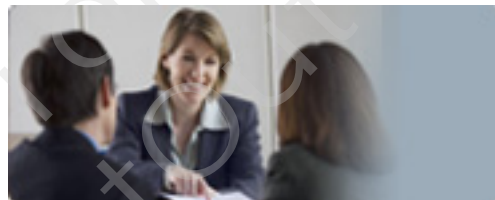
Education Center



Click below to learn more about the following topics:

- ▶ Financial Planning
- ▶ About Credit
- ▶ Budget Calculator
- ▶ Helpful Links
- ▶ Questions

Counseling



Counseling is free to members! Click a topic below to learn more about us and the counseling services we provide.

- ▶ Member Services
- ▶ Counseling

Client Login

Login:

Password:

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Our Services

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Who is Member Services

Member Services is a non profit community service organization. We provide consumer financial education programs and debt management services. Member Services works to help debt-ridden families and individuals take control of their financial futures, while educating them to be smart personal finance managers, and giving them the tools they need to move forward to a debt-free future. We are recognized by the US Government as a 501(c)(3) tax-exempt nonprofit organization. Our counselors are nationally certified and receive continual training in financial management, budgeting, consumer credit and debt.

Our offers:

Membership is Free. Members receive:

- Free One-On-One Counseling and Education on Consumer Credit, Budgeting, and Debt Management
- Free Individual Budget Analysis

We help you determine the best way for you to become debt free

In today's economy, more and more families and individuals are struggling to pay their bills through no real fault of their own. Studies consistently show that consumer debt is the highest it has ever been, and more and more people are simply "over their heads" in debt, making minimum payments on a debt they will never be able to pay off.

Are you...

- Recently laid off or unemployed?
- Having trouble making your credit card payments?
- Getting behind on your payments?
- Are your creditors harassing you?
- Considering Bankruptcy?

Also..

If you qualify for our debt management plan, we may be able to help you:

- Lower some of your interest rates.
- Drastically reduce some of your monthly payments.
- Get a handle on your financial situation.
- Pay some or all of your creditors in one monthly payment.
- If you qualify, our debt management plan can offer a "last chance" that can keep you out of bankruptcy for a reasonable cost or no cost, depending upon your financial situation.
- Your privacy is assured.
- You are under no obligation. There is a reasonable cost associated with participation in a debt management program.

Mission Statement:

It is the mission of Member Services to provide free credit-related financial counseling and education to low-income and debt-ridden consumers, and to provide free and low-cost debt management services including educational programs, secure payment processing, and negotiation within the credit industry on behalf of our clients.

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Financial Planning: Some tips and tricks about organized financial planning and budgeting. Before committing yourself to improving your credit standing, you should spend some time to find out what your long term money goals are. It takes time and work to build up great credit, but good credit can also be a trap. You can overextend yourself, and you can destroy or severely impair that good credit by not keeping your goals in mind. [read more...](#)

About Credit: An article about the basics of the credit world. Today most lenders use a credit report supplied by one or more credit reporting agencies. This report contains information, which the credit-reporting agency believes is an indication of your ability to handle credit. [read more...](#)

Budget Calculator: Budgeting calculator to input income and expenses and calculate a monthly savings. Welcome to Budget Calculator. This simple tool will help you get a general idea of your monthly expenses and savings. Just input all the values, and click on "savings" to calculate your monthly payments. Budget Calculator requires you have Macromedia Flash player installed. If you don't already have it, please download it from the image to your right. [read more...](#)

Helpful Links: A collection of important links in the world wide web for your reference. The internet offers a lot of important information available at your fingertips. For your convenience we have compiled a list of website that you can visit or just keep handy for future reference. [read more...](#)

Questions: Have questions regarding your financial situation? Get your questions answered free of charge, by a Certified Credit Counselor at Member Services! [Contact Us](#)

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Financial Counseling Services are **free to members**.
Members desiring in-depth financial counseling should contact us directly at: **1-800-582-8839**

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Member Services Newsletter

The Financial newsletter contains important about the credit world. You can view all of this years issue online.

VII 05 - Are You Unemployed?

Today's economy got you down? Read up on steps you can take to make this milestone a stepping stone to a new and better life.

VII 04 - Surviving Current Economic Conditions

Economic conditions could worsen before we see improvement, however, you must remember not to feed into the negative media - there is hope! Learn how to think positive, control spending and overcome this economic downturn.

VII - How You Can Save on Monthly Expenses

Tips on how you can save on utilities.

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Our Commitments : Member Services is a non-profit organization committed to teaching consumers the skills and information necessary to gain control of their finances and prevent future occurrences of debt.

Who is Member Services : Member Services is a nonprofit community service organization. We provide consumer financial education programs and debt management services. Member Services works to help debt-ridden families and individuals take control of their financial futures, while educating them to be smart personal finance managers, and giving them the tools they need to move forward to a debt-free future. We are recognized by the US Government as a 501(c)(3) tax-exempt nonprofit organization. Our counselors are nationally certified and receive continual training in financial management, budgeting, consumer credit and debt.

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