

Credit When Credit is Due

The issues that affect personal credit and finances are increasingly complex, so people need financial education now more than ever. Financial education offers a safety net of accurate information people can use to make good choices. Your organization can provide that information by using ACCE's nationally recognized, standardized financial education program *Credit When Credit Is Due*.

The *Credit When Credit Is Due* program can be used for:

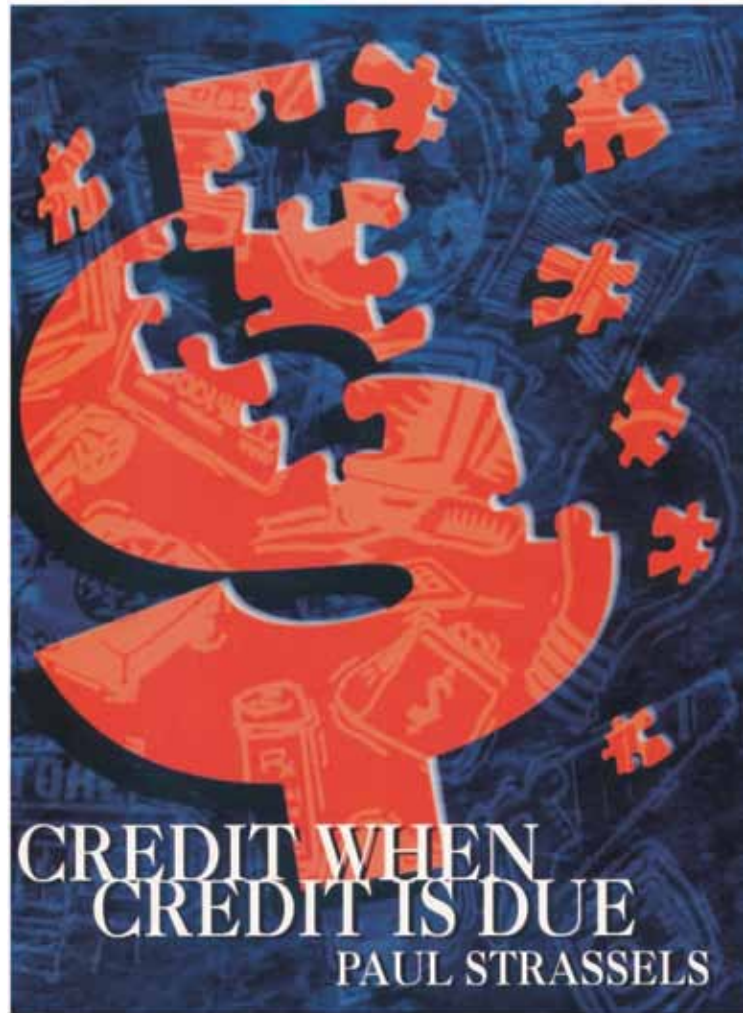
- Client education
- Community education
- Employee Assistance Programs
- Welfare-to-Work Programs
- IDA Programs
- Correctional systems
- College education
- High school education
- Continuing education for staff*

* *Credit When Credit is Due* is accepted for Continuing Education Units by: Association for Financial Planning and Counseling Education; Certified Financial Planners; Registered Financial Consultants; American College for Insurance Professionals for Chartered Life Underwriter; Chartered Financial Consultant and Life Underwriting Training Council Fellow. **For more information on obtaining CEUs for any of these, please e-mail ACCE at acce@acce-online.com and put CEUs in the subject line.**

You can offer your clients *Credit When Credit is Due* by providing the 12-lesson workbook, which is ideal for in-person classes or self-study, or you can register them for the online program.

The online program can also serve as a "testing only" device for clients who prefer reading a book, which saves your staff valuable time. All clients registered in the *Credit When Credit is Due* tracking system are automatically transferred to the national database when they complete the program.

Credit When Credit is Due has proven, measurable results. An evaluation of *Credit When Credit Is Due* showed that it resulted in a statistically positive and significant change in the student's credit rating. The evaluations can be found at www.cwcid.com. The Institute for Educational Leadership & Evaluation has conducted three statistical studies that substantiate measurable results for the *Credit When Credit Is Due* program.



These results show increases in:

- Graduate's credit scores
- Graduate's incidence of paying bills on time
- Graduate's budgeting skills
- Graduate's ability to discuss money issues
- Graduate's understanding of appropriate debt levels
- Graduate's understanding of why it's important to save money
- Graduate's understanding of why it's important to evaluate credit offers
- Graduate's understanding of personal finance terms

Credit When Credit Is Due has been endorsed by the Consumer Federation of America. It was reviewed and accepted by the National Endowment for Financial Education, the JumpStart Coalition, and Neighborhood Reinvestment. ***Credit When Credit is Due can be ordered directly from the ACCE website:***
<http://www.acce-online.com/>