



a nonprofit credit  
counseling agency

American Financial Solutions (AFS) is a division of North Seattle Community College Foundation.

**Our mission** is to empower individuals to improve the quality of their lives through financial education and counseling.

*I never would have been able to pay off over 30k in debt in 2 years without the help of American Financial Solutions. I never had to feel embarrassed about the situation I got myself into and everyone was always friendly. Now that I'm back on track I will always recommend AFS to anyone that needs help paying off debt and increasing their credit score! - Daisy*

## Who We Are

The AFS division of NSCCF was founded in 1999 and has counseled hundreds of thousands of clients, provided educational classes and materials for several thousand persons, and assisted more than 500,000 with debt management plans over the past twenty- four years.

We partner with over 100 businesses and organizations nationwide to provide financial services that empower people to improve their financial lives.

Our credit counselors are certified by the National Foundation for Credit Counseling. Counselors must complete additional training and education to maintain their certification, annually.

Our housing counselors are certified by the Federal Department of Housing and Urban Development to provide foreclosure and pre-purchase housing counseling.

## How We Serve

Credit, Debt, and Budget Counseling

- Debt management plans
- Pre-bankruptcy counseling
- Post-bankruptcy debtor education
- Student loan counseling

### Housing Counseling

- Foreclosure intervention and assistance
- Pre-purchase housing counseling
- USDA 502 Direct Loans for low-and-very low income home buyers

### Financial Education

- Online financial education series, *Investing In Yourself*
- Financial workshops designed to meet the unique needs of the communities we serve
- Quarterly newsletters
- Blogs and online calculators



Financial  
Counseling  
Association of  
America

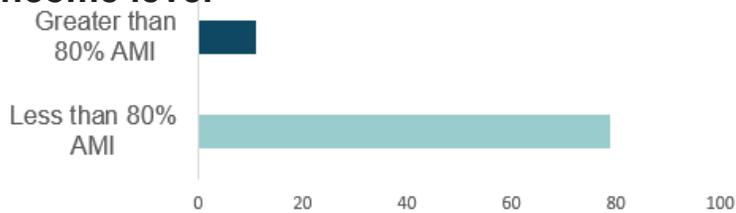


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## Who We Serve

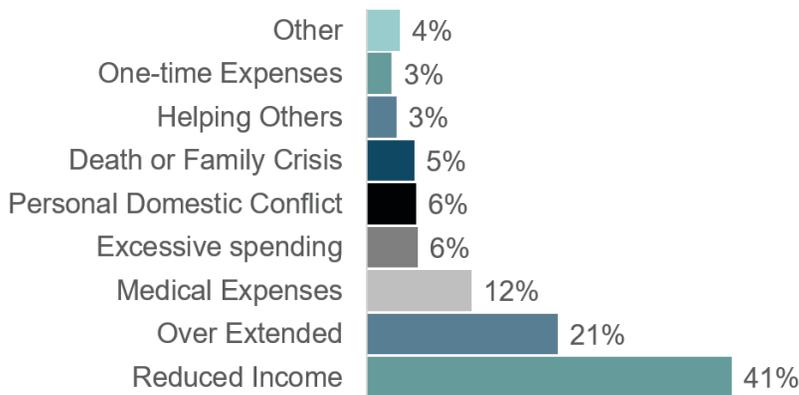
### Income level



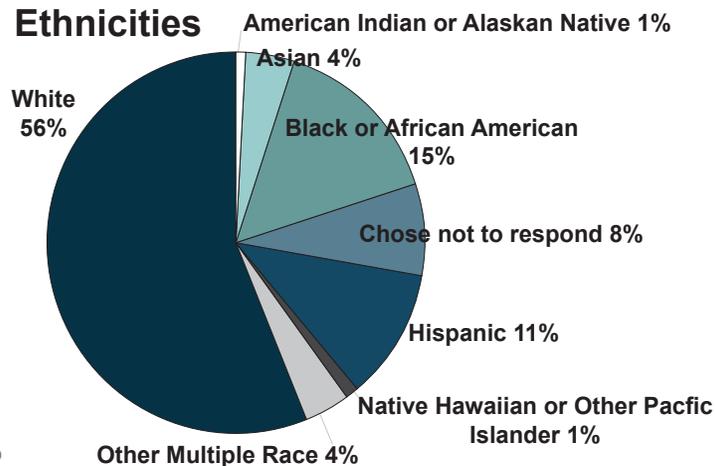
Average Median Income (AMI) means the mid-point value in the total distribution of all income levels in the United States. 79% of AFS clients' incomes are at or below 80% of the average median income.

*After a divorce and maintaining the household, I didn't think I would ever get back on track. AFS saved me! They were extremely professional, took care of dealing with all my creditors, and setting a reasonable payment for me to pay everyone I owed. Now, I am in a new home, no large credit card debt, and able to maintain a nice investment and savings accounts. Thank you AFS!!! - S.*

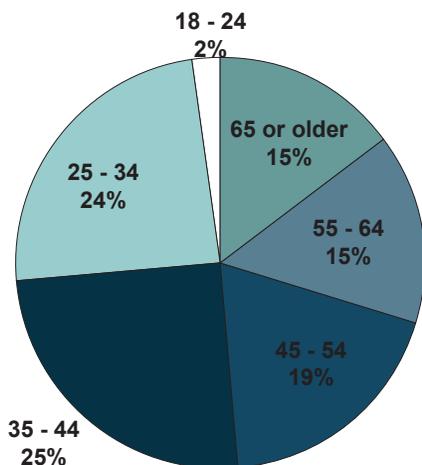
### Reason for Assistance



### Ethnicities



### Ages



*I'm so incredibly thankful that you believed in me enough to help me. I could not have done this without you! I am ready to get on to my life and actually live in my home! I have not unpacked the things I packed over the last year, because I wasn't sure if I was going to have to sell! You fought so hard for me and I am blessed to have had you on my side and you not giving up. You are an angel, thank you!!! - Katherine*

## OUR RESULTS: JANUARY 1, 2023 - DECEMBER 31, 2023

16,260 people received budget, credit and debt counseling

2,214 people paid off \$41,955,428 in debt and completed the DMP

Collectively, our clients paid off \$157,875,044 in debt

17 housing counseling clients became new homeowners

180 mortgage foreclosure families were able to maintain ownership of their homes

We partnered with over 30 organizations and held 66 classes reaching 1,114 individuals



**AMERICAN  
FINANCIAL  
SOLUTIONS**

a nonprofit credit  
counseling agency

*Helping people improve their financial lives.*