

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

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 550,000 with debt management plans over the past twenty-five 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. Annually, counselors must complete additional training and education to maintain their certification.

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 (DMP)
- Pre-bankruptcy counseling
- Post-bankruptcy debtor education
- Student loan counseling

Housing Counseling

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

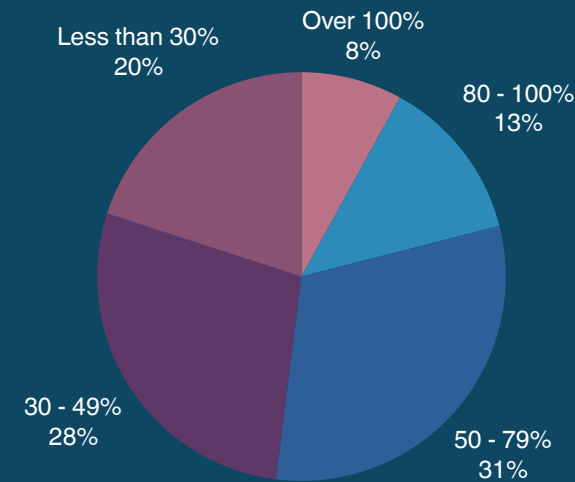
Financial Education

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

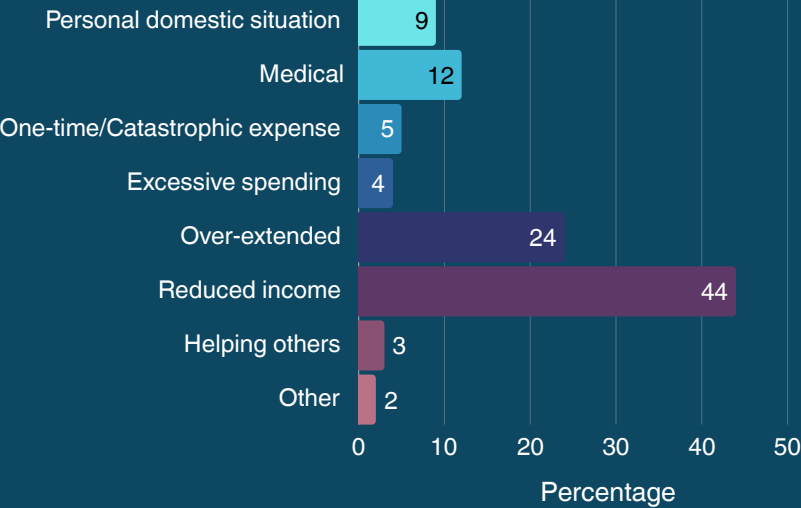
I was blown away at the total professionalism of this company, and specifically Jaquelyn Quintos. She really took the time to understand my situation and help put together a plan for me and for the first time in a long time I felt like I might finally make it out of this financial time. I actually cried at the weight that has been lifted now that there's a light at the end of the tunnel. I'm so thankful for this team and how easy they have been to work with as well as not judgmental. I'm on a path to being debt free and couldn't have done this without them. -

T.G.

Average Median Income (AMI) of Clients*



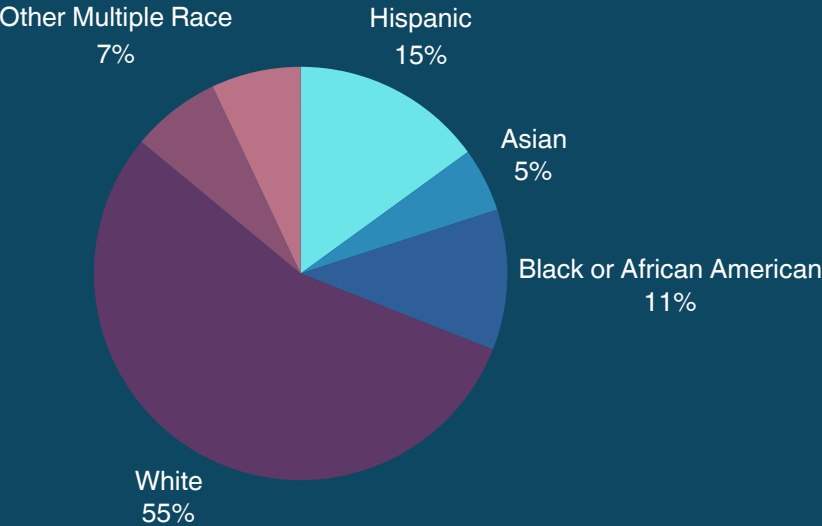
Reason for Assistance



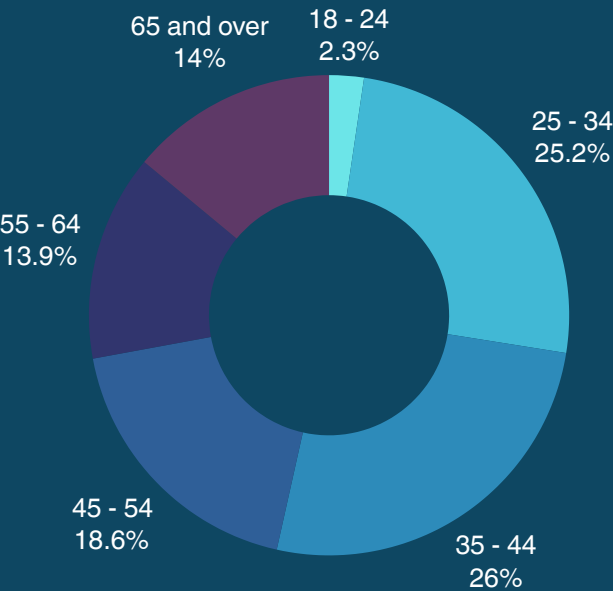
OUR RESULTS: JANUARY 1, 2024 - DECEMBER 31, 2024

- 12,994 people received budget, credit and debt counseling
- 2,255 people paid off \$49,014,926 in debt and completed the DMP
- Collectively, our clients paid off \$67,097,548 of debt in 2024
- 34 housing counseling clients became new homeowners
- 350 mortgage foreclosure families were able to maintain ownership of their homes
- We partnered with over 30 organizations and held 64 classes reaching 1,064 individuals

Ethnicities



Age of Clients



Helping people with passion ...It is a relief to know that when you are in a bind there is a light at the end of the tunnel that is helpful and understanding and always has your best interest in mind. Giving you time to get your feet back underneath you.

Jonathan

*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.



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FINANCIAL
SOLUTIONS

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