



RICK SNYDER  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
LANSING

PATRICK M. MCPHARLIN  
DIRECTOR

Licensed Debt Management Companies

The following companies have met all licensing standards and are licensed to operate as debt management firms in the State of Michigan. Additional information can be found on our website at [www.michigan.gov/difs](http://www.michigan.gov/difs) in the "Locate" Section by clicking on the "Consumer Finance and Mortgage" button or under "Who We Regulate". DIFS may also be contacted toll free at 877-999-6442.

<b>American Consumer Credit Counseling, Inc.</b>	800-769-3571	<a href="http://www.consumercredit.com">www.consumercredit.com</a>
<b>Black Hills Children's Ranch, Inc.</b>	800-888-1596	<a href="http://www.pioneercredit.com">www.pioneercredit.com</a>
<b>Cambridge Credit Counseling Corp.</b>	800-235-1407	<a href="http://www.cambridge-credit.org">www.cambridge-credit.org</a>
<b>CCCF</b>	800-918-6709	<a href="http://www.cccfusa.org">www.cccfusa.org</a>
<b>Christian Credit Counselors, Inc.</b>	800-557-1985	<a href="http://www.christiancreditcounselors.org">www.christiancreditcounselors.org</a>
<b>Consolidated Credit Counseling Services, Inc.</b>	800-320-9929	<a href="http://www.consolidatedcredit.org">www.consolidatedcredit.org</a>
<b>Consolidated Credit Solutions</b>	800-990-9838	<a href="http://www.consolidatedcreditsolutions.org">www.consolidatedcreditsolutions.org</a>
<b>Consumer Credit Counseling Services of Maryland &amp; Delaware, Inc.</b>	800-642-2227	<a href="http://www.guidewellfs.org">www.guidewellfs.org</a>
<b>Consumer Credit Counseling Service of the Midwest, Inc.</b>	800-355-2227	<a href="http://www.apprisen.com">www.apprisen.com</a>
<b>Consumer Education Services, Inc.</b>	866-484-5373	<a href="http://www.cesisolutions.org">www.cesisolutions.org</a>
<b>Consumers Alliance Processing Corporation</b>	888-533-3016	<a href="http://www.caprocessing.com">www.caprocessing.com</a>
<b>Credit Advisors, Inc.</b>	800-766-3328	<a href="http://www.creditadvisors.com">www.creditadvisors.com</a>
<b>Credit Card Management Services, Inc.</b>	800-920-2262	<a href="http://www.debthelper.com">www.debthelper.com</a>
<b>Creditguard of America, Inc.</b>	800-853-0065	<a href="http://www.creditguard.org">www.creditguard.org</a>
<b>Debt Counseling Corp.</b>	888-354-6332	<a href="http://www.debtcounselingcorp.org">www.debtcounselingcorp.org</a>
<b>Debt Management Credit Counseling Corp.</b>	866-618-3328	<a href="http://www.dmcccorp.org">www.dmcccorp.org</a>
<b>Debt Reduction Services, Inc.</b>	877-688-3328	<a href="http://www.debtreductionservices.org">www.debtreductionservices.org</a>
<b>Debtwave Credit Counseling</b>	888-686-4040	<a href="http://www.debtwave.org">www.debtwave.org</a>
<b>Family Financial Education Foundation</b>	877-789-4172	<a href="http://www.ffe.org">www.ffe.org</a>
<b>Garden State Consumer Credit Counseling, Inc.</b>	800-992-4557	<a href="http://www.navicoresolutions.org">www.navicoresolutions.org</a>
<b>Greenpath, Inc.</b>	800-550-1961	<a href="http://www.greenpath.com">www.greenpath.com</a>
<b>InCharge Debt Solutions</b>	800-565-8953	<a href="http://www.incharge.org">www.incharge.org</a>
<b>Money Management International, Inc.</b>	866-889-9347	<a href="http://www.moneymangement.org">www.moneymangement.org</a>
<b>National Budget Planners of South Florida, Inc.</b>	800-582-8839	<a href="http://www.nationalbudget.org">www.nationalbudget.org</a>

Street/Delivery Address: 530 W. ALLEGAN STREET, 7<sup>TH</sup> FLOOR, LANSING, MICHIGAN 48933  
Mailing Address: P.O. BOX 30220, LANSING, MICHIGAN 48909-7720  
[www.michigan.gov/difs](http://www.michigan.gov/difs) • TOLL FREE 877-999-6442 • LOCAL 517-284-8800

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<b>National Debt Management, Inc.</b>	855-378-8989	<a href="http://www.nationaldebtmtgt.com">www.nationaldebtmtgt.com</a>
<b>North Seattle Community College Foundation</b>	888-282-5844	<a href="http://www.myfinancialgoals.org">www.myfinancialgoals.org</a>
<b>Springboard Non-Profit Consumer Management</b>	800-431-8157	<a href="http://www.credit.org">www.credit.org</a>
<b>Take Charge America, Inc.</b>	866-528-0588	<a href="http://www.takechargeamerica.org">www.takechargeamerica.org</a>
<b>Total Financial Center, Inc.</b>	877-243-3280	<a href="http://www.americandebt counseling.com">www.americandebt counseling.com</a>
<b>Trinity Credit Counseling</b>	800-758-3844	<a href="http://www.trinitycredit.org">www.trinitycredit.org</a>