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Form 990  Department of the Treasury Internal Revenue Service	Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)	OMB No 1545-0047 2009 Open to Public Inspection
	The organization may have to use a copy of this return to satisfy state reporting requirements	

A For the 2009 calendar year, or tax year beginning 01-01-2009 and ending 12-31-2009			
B Check if applicable ☐ Address change ☐ Name change ☐ Initial return ☐ Terminated ☐ Amended return ☐ Application pending	Please use IRS label or print or type. See Specific Instructions.	C Name of organization NATIONAL FOUNDATION FOR CREDIT COUNSELING INC	
		Doing Business As	
		Number and street (or P.O. box if mail is not delivered to street address) 801 ROEDER ROAD No 900	Room/suite
		City or town, state or country, and ZIP + 4 SILVER SPRING, MD 20910	
		F Name and address of principal officer SUSAN C KEATING 801 ROEDER ROAD No 900 SILVER SPRING, MD 20910	
D Employer identification number 53-0132493		E Telephone number (301) 589-5600	
G Gross receipts \$ 28,598,682			
H(a) Is this a group return for affiliates? ☐ Yes ☒ No		H(b) Are all affiliates included? ☐ Yes ☐ No If "No," attach a list (see instructions)	
H(c) Group exemption number ▶			
I Tax-exempt status ☒ 501(c)(3) (Insert no) ☐ 4947(a)(1) or ☐ 527			
J Website: ▶ WWW.NFCC.ORG			
K Form of organization ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶		L Year of formation 1970	M State of legal domicile MD

Part I Summary

Activities & Governance	1	Briefly describe the organization's mission or most significant activities SEE SCHEDULE O THE NFCC PROMOTES THE NATIONAL AGENDA FOR FINANCIALLY RESPONSIBLE BEHAVIOR AND BUILDS CAPACITY FOR ITS MEMBERS TO DELIVER THE HIGHEST QUALITY FINANCIAL EDUCATION AND COUNSELING SERVICES		
	2	Check this box ☒ if the organization discontinued its operations or disposed of more than 25% of its net assets		
	3	Number of voting members of the governing body (Part VI, line 1a)	3	<u>1</u>
	4	Number of independent voting members of the governing body (Part VI, line 1b)	4	<u>1</u>
	5	Total number of employees (Part V, line 2a)	5	<u>2</u>
	6	Total number of volunteers (estimate if necessary)	6	<u>10</u>
	7a	Total gross unrelated business revenue from Part VIII, column (C), line 12	7a	<u></u>
	b	Net unrelated business taxable income from Form 990-T, line 34	7b	<u></u>
Revenue			Prior Year	Current Year
	8	Contributions and grants (Part VIII, line 1h)	15,888,176	22,515,620
	9	Program service revenue (Part VIII, line 2g)	5,432,104	6,049,487
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	16,891	-539
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	50,000	33,333
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	21,387,171	28,597,901
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	14,061,022	19,251,737
	14	Benefits paid to or for members (Part IX, column (A), line 4)		0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	2,690,027	2,853,502
	16a	Professional fundraising fees (Part IX, column (A), line 11e)		0
	b	Total fundraising expenses (Part IX, column (D), line 25) <u>231,835</u>		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24f)	3,840,896	6,025,003
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	20,591,945	28,130,242
	19	Revenue less expenses Subtract line 18 from line 12	795,226	467,659
	Net Assets or Fund Balances			Beginning of Current Year
20		Total assets (Part X, line 16)	6,824,333	5,264,368
21		Total liabilities (Part X, line 26)	3,290,790	1,263,166
22		Net assets or fund balances Subtract line 21 from line 20	3,533,543	4,001,202

Part II Signature Block

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge				
	***** Signature of officer			2010-09-02 Date	
	SUSAN C KEATING CEO Type or print name and title				
Paid Preparer's Use Only	Preparer's signature		Date	Check if self-employed ☐	Preparer's identifying number (see instructions)
	Firm's name (or yours if self-employed), address, and ZIP + 4		Tate and Tryon 805 15th Street NW Suite 900 Washington, DC 20005		EIN
					Phone no (202) 293-2200

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization’s mission

TO PROMOTE THE NATIONAL AGENDA FOR FINANCIALLY RESPONSIBLE BEHAVIOR AND BUILD CAPACITY FOR ITS MEMBERS TO DELIVER THE HIGHEST QUALITY FINANCIAL EDUCATION AND COUNSELING SERVICES THE NFCC IS THE NATION'S LARGEST AND LONGEST SERVING NATIONAL NONPROFIT CREDIT COUNSELING NETWORK, WITH NEARLY 100 MEMBER AGENCIES AND OVER 800 OFFICES IN COMMUNITIES THROUGHOUT THE COUNTRY EACH YEAR, NFCC MEMBERS ASSIST MILLIONS OF CONSUMERS, HELPING MANY TO DRIVE DOWN THEIR DEBT AND TAKE CONTROL OF THEIR FINANCES

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No
If “Yes,” describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No
If “Yes,” describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization’s three largest program services by expenses
Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a	(Code) (Expenses \$ 21,277,989 including grants of \$ 19,146,065) (Revenue \$ 21,789,669)
	HOUSING AND GRANTS PROVIDES HUD FUNDING TO MEMBER AGENCIES TO PROVIDE ONE-ON-ONE AND GROUP EDUCATIONAL SESSIONS ON A WIDE VARIETY OF HOUSING ISSUES TO CONSUMERS NEEDING ASSISTANCE SEEKING, FINANCING, MAINTAINING, RENTING, OR OWNING A HOME

4b	(Code) (Expenses \$ 1,331,912 including grants of \$) (Revenue \$ 2,056,812)
	EDUCATIONAL SERVICES PROVIDES EDUCATION TO CONSUMERS IN THE AREAS OF PRE-FILING BANKRUPTCY COUNSELING AND PRE-DISCHARGE EDUCATION PROVIDES CERTIFICATION TRAINING TO MEMBER AGENCY STAFF ON A VARIETY OF FINANCIAL, BUDGET, HOUSING, BANKRUPTCY, AND CONSUMER PROTECTION ISSUES

4c	(Code) (Expenses \$ 950,543 including grants of \$) (Revenue \$)
	PUBLIC AWARENESS AND COMMUNICATIONS PROVIDES FINANCIAL, CREDIT, HOUSING, AND BANKRUPTCY INFORMATION TO THE GENERAL PUBLIC PROMOTES AWARENESS OF OUR MISSION AND SERVICES THROUGH THE NFCC WEB SITE, PUBLIC SERVICE ANNOUNCEMENTS, AND OTHER ACTIVITIES INCLUDING PRESS RELEASES TO THE MEDIA

4d	Other program services (Describe in Schedule O) See also Additional Data for Description
	(Expenses \$ 2,804,789 including grants of \$) (Revenue \$ 4,032,263)

4e	Total program service expenses \$ 26,365,233
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Part IV

Checklist of Required Schedules

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A 	1	Yes
2	Is the organization required to complete Schedule B, Schedule of Contributors? 	2	Yes
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I 	3	No
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II 	4	Yes
5	Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III	5	
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I 	6	No
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," complete Schedule D, Part II 	7	No
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III 	8	No
9	Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 	9	No
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V 	10	No
11	Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable. 	11	Yes
	◆ Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI.		
	◆ Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII.		
	◆ Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII.		
	◆ Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX.		
	◆ Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X.		
	◆ Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part X.		
12	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII 	12	Yes
12A	Was the organization included in consolidated, independent audited financial statements for the tax year?	Yes	No
	If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional 	12A	No
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13	No
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a	No
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I	14b	No
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the U S? If "Yes," complete Schedule F, Part II	15	No
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the U S? If "Yes," complete Schedule F, Part III	16	No
17	Did the organization report a total of more than \$15,000, of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I	17	No
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18	No
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19	No
20	Did the organization operate one or more hospitals? If "Yes," complete Schedule H	20	No

Part IV

Checklist of Required Schedules (continued)

21	Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	21	Yes	
22	Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>	22		No
23	Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>	23	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer questions 24b-24d and complete Schedule K. If "No," go to line 25</i>	24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>	25a		No
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>	25b		No
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If "Yes," complete Schedule L, Part II</i>	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? <i>If "Yes," complete Schedule L, Part III</i>	27		No
28	Was the organization a party to a business transaction with one of the following parties? (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28b		No
c	An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or owner? <i>If "Yes," complete Schedule L, Part IV</i>	28c		No
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	29		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	33		No
34	Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1</i>	34		No
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35		No
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	36		No
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>	37		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? Note. All Form 990 filers are required to complete Schedule O	38	Yes	

Part V

Statements Regarding Other IRS Filings and Tax Compliance

			Yes	No
1a	Enter the number reported in Box 3 of Form 1096, <i>Annual Summary and Transmittal of U.S. Information Returns</i> . Enter -0- if not applicable	1a	9	
		1b	0	
b Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable			1c	Yes
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?				
2a	Enter the number of employees reported on Form W-3, <i>Transmittal of Wage and Tax Statements</i> filed for the calendar year ending with or within the year covered by this return	2a	25	
	b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)			
3a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?			3a	No
b If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O			3b	
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			4a	No
b If "Yes," enter the name of the foreign country ▶ See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts				
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . . .			5a	No
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b	No
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?			5c	
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible?			6a	No
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?			6b	
7 Organizations that may receive deductible contributions under section 170(c).				
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?			7a	No
b If "Yes," did the organization notify the donor of the value of the goods or services provided?			7b	
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			7c	No
d If "Yes," indicate the number of Forms 8282 filed during the year			7d	0
e Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			7e	No
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . .			7f	No
g For all contributions of qualified intellectual property, did the organization file Form 8899 as required? . . .			7g	
h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?			7h	
8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?			8	
9 Sponsoring organizations maintaining donor advised funds.				
a Did the organization make any taxable distributions under section 4966?			9a	
b Did the organization make a distribution to a donor, donor advisor, or related person?			9b	
10 Section 501(c)(7) organizations. Enter				
a Initiation fees and capital contributions included on Part VIII, line 12			10a	
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities			10b	
11 Section 501(c)(12) organizations. Enter				
a Gross income from members or shareholders			11a	
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)			11b	
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?			12a	
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year			12b	

Part VI Governance, Management, and Disclosure For each “Yes” response to lines 2 through 7b below, and for a “No” response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body . . .		
1b	Enter the number of voting members that are independent . . .		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person? . . .		No
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	Yes	
5	Did the organization become aware during the year of a material diversion of the organization’s assets? . . .		No
6	Does the organization have members or stockholders?	Yes	
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	Yes	
7b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons? . . .	Yes	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
8a	The governing body?	Yes	
8b	Each committee with authority to act on behalf of the governing body?	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization’s mailing address? If “Yes,” provide the names and addresses in Schedule O		No

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Does the organization have local chapters, branches, or affiliates?		No
10b	If “Yes,” does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?		
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	Yes	
11A	Describe in Schedule O the process, if any, used by the organization to review the Form 990		
12a	Does the organization have a written conflict of interest policy? If “No,” go to line 13	Yes	
12b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	Yes	
12c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If “Yes,” describe in Schedule O how this is done	Yes	
13	Does the organization have a written whistleblower policy?	Yes	
14	Does the organization have a written document retention and destruction policy?	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
15a	The organization’s CEO, Executive Director, or top management official	Yes	
15b	Other officers or key employees of the organization	Yes	
	If “Yes” to line a or b, describe the process in Schedule O (See instructions)		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		No
16b	If “Yes,” has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization’s exempt status with respect to such arrangements?		

Section C. Disclosure

17 List the States with which a copy of this Form 990 is required to be filed▶MD , NY

18 Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c) (3)s only) available for public inspection. Indicate how you make these available. Check all that apply.
☐ Own website ☒ Another's website ☒ Upon request

19 Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public. See Additional Data Table.

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization ▶
NATIONAL FOUNDATION FOR CREDIT COUN
801 ROEDER ROAD No 900
SILVER SPRING, MD 20910
(301) 589-5600

1b	Total	1,629,795	0	88,733
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2

Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization

9

		Yes	No
3	Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>		No
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If "Yes," complete Schedule J for such individual</i>	Yes	
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>		No

Section B. Independent Contractors

1	Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization		
	(A) Name and business address	(B) Description of services	(C) Compensation
	ARENT FOX LLP 1050 CONNETICUT AVENUE NW WASHINGTON, DC 20036	LEGAL SERVICES	384,055
2	Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization		
	1		

Part VIII

Statement of Revenue

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, gifts, grants and other similar amounts	1a	Federated campaigns . . .	1a					
	b	Membership dues	1b					
	c	Fundraising events	1c					
	d	Related organizations	1d					
	e	Government grants (contributions)	1e	21,789,669				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	725,951				
	g	Noncash contributions included in lines 1a-1f \$ _____						
	h	Total. Add lines 1a-1f			22,515,620			
Program Service Revenue			Business Code					
	2a	MEMBERSHIP DUES	900,099	2,047,562	2,047,562			
	b	NATIONAL LOCATOR LINE	900,099	1,611,948	1,611,948			
	c	ONLINE EDUCATION	900,099	1,116,559	1,116,559			
	d	CERTIFICATION FEES	900,099	500,980	500,980			
	e	PUBLICATIONS	900,099	387,416	387,416			
	f	All other program service revenue		385,022	385,022			
	g	Total. Add lines 2a-2f			6,049,487			
Other Revenue	3	Investment income (including dividends, interest and other similar amounts)			242		242	
	4	Income from investment of tax-exempt bond proceeds . .						
	5	Royalties			33,333		33,333	
	6a	(i) Real		(ii) Personal				
	b	Less rental expenses						
	c	Rental income or (loss)						
	d	Net rental income or (loss)						
	7a	(i) Securities		(ii) Other				
				781				
				-781				
	d	Net gain or (loss)			-781		-781	
	8a	Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18						
				a				
	b	Less direct expenses		b				
	c	Net income or (loss) from fundraising events . .						
9a	Gross income from gaming activities See Part IV, line 19							
			a					
b	Less direct expenses		b					
c	Net income or (loss) from gaming activities . .							
10a	Gross sales of inventory, less returns and allowances		a					
			b					
b	Less cost of goods sold		b					
c	Net income or (loss) from sales of inventory . .							
Miscellaneous Revenue		Business Code						
11a								
b								
c								
d	All other revenue							
e	Total. Add lines 11a-11d							
12	Total revenue. See Instructions			28,597,901	6,049,487	0	32,794	

Part IX

Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.		(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to governments and organizations in the U S See Part IV, line 21	19,251,737	19,251,737		
2	Grants and other assistance to individuals in the U S See Part IV, line 22				
3	Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16				
4	Benefits paid to or for members				
5	Compensation of current officers, directors, trustees, and key employees	1,280,626	953,993	237,257	89,376
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7	Other salaries and wages	1,215,305	914,212	216,690	84,403
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	89,844	58,845	26,054	4,945
9	Other employee benefits	131,324	102,854	13,810	14,660
10	Payroll taxes	136,403	102,257	25,082	9,064
11	Fees for services (non-employees)				
a	Management				
b	Legal	285,173		285,173	
c	Accounting	42,350		42,350	
d	Lobbying	141,255	141,255		
e	Professional fundraising See Part IV, line 17				
f	Investment management fees				
g	Other	413,904	302,137	111,767	
12	Advertising and promotion				
13	Office expenses	261,669	227,490	33,612	567
14	Information technology	32,240	7,266	24,974	
15	Royalties				
16	Occupancy	222,625	68	222,557	
17	Travel	451,458	414,986	9,681	26,791
18	Payments of travel or entertainment expenses for any federal, state, or local public officials				
19	Conferences, conventions, and meetings	75,219	75,085		134
20	Interest				
21	Payments to affiliates				
22	Depreciation, depletion, and amortization	312,686	242,274	70,412	
23	Insurance	45,342		45,342	
24	Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below)				
a	MARKETING / PUBLIC RELA	1,870,521	1,870,521		
b	ONLINE EDUCATION	1,008,068	1,008,068		
c	COUNSELOR CERTIFICATION	207,844	207,844		
d	MANAGEMENT REPORTS & SU	168,399	168,399		
e	TRAINING / RECRUITMENT	146,606	81,205	65,401	
f	All other expenses	339,644	234,737	103,012	1,895
25	Total functional expenses. Add lines 1 through 24f	28,130,242	26,365,233	1,533,174	231,835
26	Joint costs. Check here ☐ if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X

Balance Sheet

					(A)		(B)
					Beginning of year		End of year
Assets	1	Cash—non-interest-bearing			118	1	118
	2	Savings and temporary cash investments			2,437,921	2	2,760,831
	3	Pledges and grants receivable, net			2,975,059	3	724,732
	4	Accounts receivable, net			235,379	4	288,556
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L				5	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L				6	
	7	Notes and loans receivable, net				7	
	8	Inventories for sale or use			226,348	8	157,772
	9	Prepaid expenses and deferred charges			725,367	9	572,146
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a	1,419,126	145,525	10c	626,889
	b	Less accumulated depreciation	10b	792,237			
	11	Investments—publicly traded securities				11	
	12	Investments—other securities See Part IV, line 11				12	
	13	Investments—program-related See Part IV, line 11				13	
	14	Intangible assets				14	
	15	Other assets See Part IV, line 11			78,616	15	133,324
	16	Total assets. Add lines 1 through 15 (must equal line 34)			6,824,333	16	5,264,368
Liabilities	17	Accounts payable and accrued expenses			2,491,106	17	584,060
	18	Grants payable			751,843	18	643,757
	19	Deferred revenue			47,841	19	35,349
	20	Tax-exempt bond liabilities				20	
	21	Escrow or custodial account liability Complete Part IV of Schedule D				21	
	22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L				22	
	23	Secured mortgages and notes payable to unrelated third parties				23	
	24	Unsecured notes and loans payable to unrelated third parties				24	
	25	Other liabilities Complete Part X of Schedule D				25	
	26	Total liabilities. Add lines 17 through 25			3,290,790	26	1,263,166
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ☒ and complete lines 27 through 29, and lines 33 and 34.						
	27	Unrestricted net assets			3,061,365	27	3,428,630
	28	Temporarily restricted net assets			472,178	28	572,572
	29	Permanently restricted net assets				29	
	Organizations that do not follow SFAS 117, check here ☐ and complete lines 30 through 34.						
	30	Capital stock or trust principal, or current funds				30	
	31	Paid-in or capital surplus, or land, building or equipment fund				31	
	32	Retained earnings, endowment, accumulated income, or other funds				32	
	33	Total net assets or fund balances			3,533,543	33	4,001,202
	34	Total liabilities and net assets/fund balances			6,824,333	34	5,264,368

Part XI Financial Statements and Reporting

	Yes	No
1 Accounting method used to prepare the Form 990 ☐ Cash ☒ Accrual ☐ Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? . . .		No
b Were the organization's financial statements audited by an independent accountant?	Yes	
c If "Yes," to 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O	Yes	
d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both ☒ Separate basis ☐ Consolidated basis ☐ Both consolidated and separated basis		
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	Yes	
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits . . .	Yes	

SCHEDULE A

(Form 990 or 990EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public
Inspection

Name of the organization NATIONAL FOUNDATION FOR CREDIT COUNSELING INC	Employer identification number 53-0132493
---	--

Part I

Reason for Public Charity Status (All organizations must complete this part.) See instructions

The organization is not a private foundation because it is (For lines 1 through 11, check only one box)

- 1

☐

A church, convention of churches, or association of churches **section 170(b)(1)(A)(i).**
- 2

☐

A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E)
- 3

☐

A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4

☐

A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state
- 5

☐

An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II)
- 6

☐

A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7

☐

An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)** (Complete Part II)
- 8

☐

A community trust described in **section 170(b)(1)(A)(vi)** (Complete Part II)
- 9

☒

An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2).** (Complete Part III)
- 10

☐

An organization organized and operated exclusively to test for public safety See**section 509(a)(4).**
- 11

☐

An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h

a

☐

Type I

b

☐

Type II

c

☐

Type III - Functionally integrated

d

☐

Type III - Other

e

☐

By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)

f

☐

If the organization received a written determination from the IRS that it is a Type I, Type II or Type III supporting organization, check this box

g

☐

Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

(i)

a person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the the supported organization?

(ii)

a family member of a person described in (i) above?

(iii)

a 35% controlled entity of a person described in (i) or (ii) above?

h

☐

Provide the following information about the supported organization(s)

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1- 9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U S ?		(vii) Amount of support?
			Yes	No	Yes	No	Yes	No	
Total									

Part II

Support Schedule for Organizations Described in IRC 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)
(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

Section A. Public Support						
Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public Support. Subtract line 5 from line 4						

Section B. Total Support						
Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income (Explain in Part IV) Do not include gain or loss from the sale of capital assets						
11 Total support (Add lines 7 through 10)						
12 Gross receipts from related activities, etc (See instructions)					12	
13 First Five Years If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and stop here						

Section C. Computation of Public Support Percentage						
14 Public Support Percentage for 2009 (line 6 column (f) divided by line 11 column (f))		14				
15 Public Support Percentage for 2008 Schedule A, Part II, line 14		15				
16a 33 1/3% support test—2009. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization						
b 33 1/3% support test—2008. If the organization did not check the box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization						
17a 10%-facts-and-circumstances test—2009. If the organization did not check a box on line 13, 16a, or 16b and line 14 is 10% or more, and if the organization meets the "facts and circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts and circumstances" test The organization qualifies as a publicly supported organization						
b 10%-facts-and-circumstances test—2008. If the organization did not check a box on line 13, 16a, 16b, or 17a and line 15 is 10% or more, and if the organization meets the "facts and circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts and circumstances" test The organization qualifies as a publicly supported organization						
18 Private Foundation If the organization did not check a box on line 13, 16a, 16b, 17a or 17b, check this box and see instructions						

Part IIISupport Schedule for Organizations Described in IRC 509(a)(2)
(Complete only if you checked the box on line 9 of Part I.)

Section A. Public Support						
Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	3,445,159	7,270,559	6,853,886	16,460,355	22,515,620	56,545,579
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose	1,076,040	1,763,605	2,510,571	5,432,104	6,049,487	16,831,807
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5	4,521,199	9,034,164	9,364,457	21,892,459	28,565,107	73,377,386
7a Amounts included on lines 1, 2, and 3 received from disqualified persons	850,000	2,621,695	1,155,022	1,200,000	400,000	6,226,717
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						0
c Add lines 7a and 7b	850,000	2,621,695	1,155,022	1,200,000	400,000	6,226,717
8 Public Support (Subtract line 7c from line 6)						67,150,669

Section B. Total Support						
Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6	4,521,199	9,034,164	9,364,457	21,892,459	28,565,107	73,377,386
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	48,754	66,324	80,411	68,044	33,575	297,108
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b	48,754	66,324	80,411	68,044	33,575	297,108
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)	-667	37,667	52,287			89,287
13 Total support (Add lines 9, 10c, 11 and 12)	4,569,286	9,138,155	9,497,155	21,960,503	28,598,682	73,763,781
14 First Five Years If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a 501(c)(3) organization, check this box and stop here	☐					

Section C. Computation of Public Support Percentage			
15 Public Support Percentage for 2009 (line 8 column (f) divided by line 13 column (f))	15	91.030 %	
16 Public support percentage from 2008 Schedule A, Part III, line 15	16	85.880 %	

Section D. Computation of Investment Income Percentage			
17	Investment income percentage for 2009 (line 10c column (f) divided by line 13 column (f))	17	0.400 %
18	Investment income percentage from 2008 Schedule A, Part III, line 17	18	0.540 %
19a	33 1/3% support tests—2009. If the organization did not check the box on line 14, and line 15 is more than 33 1/3% and line 17 is not more than 33 1/3%, check this box and stop here . The organization qualifies as a publicly supported organization ☒		
b	33 1/3% support tests—2008. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3% and line 18 is not more than 33 1/3%, check this box and stop here . The organization qualifies as a publicly supported organization ☐		
20	Private Foundation If the organization did not check a box on line 14, 19a or 19b, check this box and see instructions ☐		

Part IV

Supplemental Information. Supplemental Information. Complete this part to provide the explanation required by Part II, line 10; Part II, line 17a or 17b; or Part III, line 12. Provide any other additional information. See instructions

SCHEDULE C

(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Political Campaign and Lobbying Activities

For Organizations Exempt From Income Tax Under section 501(c) and section 527

▶ **Complete if the organization is described below.**
▶ **Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.**

OMB No 1545-0047

2009

Open to Public
Inspection

If the organization answered “Yes,” to Form 990, Part IV, Line 3, or Form 990-EZ, Part VI, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered “Yes,” to Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered “Yes,” to Form 990, Part IV, Line 5 (Proxy Tax) or Form 990-EZ, line 35a (regarding proxy tax), then

- Section 501(c)(4), (5), or (6) organizations Complete Part III

Name of the organization NATIONAL FOUNDATION FOR CREDIT COUNSELING INC	Employer identification number 53-0132493
---	--

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

- 1

Provide a description of the organization's direct and indirect political campaign activities in Part IV
- 2

Political expenditures ▶ \$
- 3

Volunteer hours

Part I-B Complete if the organization is exempt under section 501(c)(3).

- 1

Enter the amount of any excise tax incurred by the organization under section 4955 ▶ \$
- 2

Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ \$
- 3

If the organization incurred a section 4955 tax, did it file Form 4720 for this year?

☐ Yes ☐ No
- 4a

Was a correction made?

☐ Yes ☐ No
- b

If "Yes," describe in Part IV

Part I-C Complete if the organization is exempt under section 501(c) except section 501(c)(3).

- 1

Enter the amount directly expended by the filing organization for section 527 exempt function activities ▶ \$
- 2

Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt funtion activities ▶ \$
- 3

Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b ▶ \$
- 4

Did the filing organization file **Form 1120-POL** for this year?

☐ Yes ☐ No
- 5

State the names, addresses and employer identification number (EIN) of all section 527 political organizations to which payments were made For each organization listed, enter the amount paid from the filing organization's funds Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC) If additional space is needed, provide information in Part IV

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds If none, enter -0-	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0-

Part II-A

Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

A

Check

☐

if the filing organization belongs to an affiliated group

B

Check

☐

if the filing organization checked box A and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)		(a) Filing Organization's Totals	(b) Affiliated Group Totals												
1a Total lobbying expenditures to influence public opinion (grass roots lobbying)															
b Total lobbying expenditures to influence a legislative body (direct lobbying)		295,480													
c Total lobbying expenditures (add lines 1a and 1b)		295,480													
d Other exempt purpose expenditures		27,835,543													
e Total exempt purpose expenditures (add lines 1c and 1d)		28,131,023													
f Lobbying nontaxable amount Enter the amount from the following table in both columns		1,000,000													
<table><tr><td>If the amount on line 1e, column (a) or (b) is:</td><td>The lobbying nontaxable amount is:</td></tr><tr><td>Not over \$500,000</td><td>20% of the amount on line 1e</td></tr><tr><td>Over \$500,000 but not over \$1,000,000</td><td>\$100,000 plus 15% of the excess over \$500,000</td></tr><tr><td>Over \$1,000,000 but not over \$1,500,000</td><td>\$175,000 plus 10% of the excess over \$1,000,000</td></tr><tr><td>Over \$1,500,000 but not over \$17,000,000</td><td>\$225,000 plus 5% of the excess over \$1,500,000</td></tr><tr><td>Over \$17,000,000</td><td>\$1,000,000</td></tr></table>		If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000	Over \$17,000,000	\$1,000,000		
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:														
Not over \$500,000	20% of the amount on line 1e														
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000														
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000														
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000														
Over \$17,000,000	\$1,000,000														
g Grassroots nontaxable amount (enter 25% of line 1f)		250,000													
h Subtract line 1g from line 1a If zero or less, enter -0-		0													
i Subtract line 1f from line 1c If zero or less, enter -0-		0													
j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?		☐ Yes ☐ No													

4-Year Averaging Period Under Section 501(h)
(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 2a through 2f on page 4.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2006	(b) 2007	(c) 2008	(d) 2009	(e) Total
2a Lobbying non-taxable amount	414,342	414,342	526,914	1,000,000	2,355,598
b Lobbying ceiling amount (150% of line 2a, column(e))					3,533,397
c Total lobbying expenditures	261,777	190,634	170,736	295,480	918,627
d Grassroots non-taxable amount	157,614	103,585	131,729	250,000	642,928
e Grassroots ceiling amount (150% of line 2d, column (e))					964,392
f Grassroots lobbying expenditures					

Part II-B

Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

		(a)		(b)
		Yes	No	Amount
1	During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of			
	a Volunteers?			
	b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?			
	c Media advertisements?			
	d Mailings to members, legislators, or the public?			
	e Publications, or published or broadcast statements?			
	f Grants to other organizations for lobbying purposes?			
	g Direct contact with legislators, their staffs, government officials, or a legislative body?			
	h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?			
	i Other activities? If "Yes," describe in Part IV			
	j Total lines 1c through 1i			
2a	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?			
b	If "Yes," enter the amount of any tax incurred under section 4912			
c	If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A

Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

		Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?	1	
2	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3	Did the organization agree to carryover lobbying and political expenditures from the prior year?	3	

Part III-B

Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) if BOTH Part III-A, lines 1 and 2 are answered "No" OR if Part III-A, line 3 is answered "Yes".

1	Dues, assessments and similar amounts from members	1	
2	Section 162(e) non-deductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a	Current year	2a	
b	Carryover from last year	2b	
c	Total	2c	
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5	Taxable amount of lobbying and political expenditures (see instructions)	5	

Part IV

Supplemental Information

Complete this part to provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, and Part II-B, line 1i. Also, complete this part for any additional information.

Identifier	Return Reference	Explanation

SCHEDULE D
(Form 990)

Supplemental Financial Statements

▶ Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Name of the organization NATIONAL FOUNDATION FOR CREDIT COUNSELING INC	Employer identification number 53-0132493
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Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year	
2	Aggregate contributions to (during year)	
3	Aggregate grants from (during year)	
4	Aggregate value at end of year	
5	Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	☐ Yes ☐ No
6	Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit	☐ Yes ☐ No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1	Purpose(s) of conservation easements held by the organization (check all that apply) ☐ Preservation of land for public use (e g , recreation or pleasure) ☐ Preservation of an historically importantly land area ☐ Protection of natural habitat ☐ Preservation of a certified historic structure ☐ Preservation of open space
2	Complete lines 2a–2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year
a	Total number of conservation easements
b	Total acreage restricted by conservation easements
c	Number of conservation easements on a certified historic structure included in (a)
d	Number of conservation easements included in (c) acquired after 8/17/06
3	Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ▶ _____
4	Number of states where property subject to conservation easement is located ▶ _____
5	Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No
6	Staff and volunteer hours devoted to monitoring, inspecting and enforcing conservation easements during the year ▶ _____
7	Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ▶ \$ _____
8	Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)? ☐ Yes ☐ No
9	In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a	If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items
b	If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items
	(i) Revenues included in Form 990, Part VIII, line 1 ▶ \$ _____
	(ii) Assets included in Form 990, Part X ▶ \$ _____
2	If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items
a	Revenues included in Form 990, Part VIII, line 1 ▶ \$ _____
b	Assets included in Form 990, Part X ▶ \$ _____

Part III

Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3

Using the organization's accession and other records, check any of the following that are a significant use of its collection items (check all that apply)

a

☐ Public exhibition

d

☐ Loan or exchange programs

b

☐ Scholarly research

e

☐ Other

c

☐ Preservation for future generations

4

Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5

During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?

☐ Yes

☐ No

Part IV

Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a

Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?

☐ Yes

☐ No

b

If "Yes," explain the arrangement in Part XIV and complete the following table

c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	Amount
1c	
1d	
1e	
1f	

2a

Did the organization include an amount on Form 990, Part X, line 21?

☐ Yes

☐ No

b

If "Yes," explain the arrangement in Part XIV

Part V

Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a)Current Year	(b)Prior Year	(c)Two Years Back	(d)Three Years Back	(e)Four Years Back
1a	Beginning of year balance				
b	Contributions				
c	Investment earnings or losses				
d	Grants or scholarships				
e	Other expenditures for facilities and programs				
f	Administrative expenses				
g	End of year balance				

2

Provide the estimated percentage of the year end balance held as

a

Board designated or quasi-endowment ▶ %

b

Permanent endowment ▶ %

c

Term endowment ▶ %

3a

Are there endowment funds not in the possession of the organization that are held and administered for the organization by

(i) unrelated organizations

3a(i)

Yes

No

(ii) related organizations

3a(ii)

b

If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

3b

4

Describe in Part XIV the intended uses of the organization's endowment funds

Part VI

Investments—Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b)Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements		25,479	22,295	3,184
d Equipment		1,270,222	657,116	613,106
e Other		123,425	112,826	10,599
Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).) ▶				626,889

Schedule D (Form 990) 2009

Part XI

Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	28,597,901
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	28,130,242
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	467,659
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	
9	Total adjustments (net) Add lines 4 - 8	9	0
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	467,659

Part XII

Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1	72,179,661
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	43,580,979
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV)	2d	
e	Add lines 2a through 2d	2e	43,580,979
3	Subtract line 2e from line 1	3	28,598,682
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	-781
c	Add lines 4a and 4b	4c	-781
5	Total Revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12)	5	28,597,901

Part XIII

Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	71,712,002
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	43,580,979
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV)	2d	781
e	Add lines 2a through 2d	2e	43,581,760
3	Subtract line 2e from line 1	3	28,130,242
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	0
5	Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18)	5	28,130,242

Part XIV

Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

Identifier	Return Reference	Explanation
Part XII, Line 4b - Other Adjustments		SALE OF ASSET -781
Part XIII, Line 2d - Other Adjustments		SALE OF ASSET 781

Schedule I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations,
Governments and Individuals in the United States

Complete if the organization answered "Yes," to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990

OMB No 1545-0047

2009

Open to Public
Inspection

Name of the organization
NATIONAL FOUNDATION FOR CREDIT COUNSELING INC

Employer identification number
53-0132493

Part I

General Information on Grants and Assistance

- 1

Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

Yes

No

2

Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States
- Part II

Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21 for any recipient that received more than \$5,000. Check this box if no one recipient received more than \$5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed
- | (a) Name and address of organization or government | (b) EIN | (c) IRC Code section if applicable | (d) Amount of cash grant | (e) Amount of non-cash assistance | (f) Method of valuation (book, FMV, appraisal, other) | (g) Description of non-cash assistance | (h) Purpose of grant or assistance |
|--|---------|------------------------------------|--------------------------|-----------------------------------|---|--|------------------------------------|
| See Additional Data Table | | | | | | | |
- 2

Enter total number of section 501(c)(3) and government organizations

76

3

Enter total number of other organizations
- For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Cat No 50055P

Schedule I (Form 990) 2009

Part III **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22.
Use Schedule I-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance

Part IV **Supplemental Information.** Complete this part to provide the information required in Part I, line 2, and any other additional information.

[illegible]

Schedule J
(Form 990)

Compensation Information

OMB No 1545-0047

2009

Open to Public Inspection

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Complete if the organization answered "Yes" to Form 990, Part IV, question 23.

▶ Attach to Form 990. ▶ See separate instructions.

Name of the organization

NATIONAL FOUNDATION FOR CREDIT COUNSELING INC

Employer identification number

53-0132493

Part I

Questions Regarding Compensation

		Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items		
	☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax idemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (e g , maid, chauffeur, chef)		
b	If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all the expenses described above? If "No," complete Part III to explain		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?		
3	Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director Check all that apply		
	☒ Compensation committee ☒ Written employment contract ☒ Independent compensation consultant ☒ Compensation survey or study ☒ Form 990 of other organizations ☒ Approval by the board or compensation committee		
4	During the year, did any person listed in Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization		
a	Receive a severance payment or change-of-control payment?		No
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	Yes	
c	Participate in, or receive payment from, an equity-based compensation arrangement?		No
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III		
	Only 501(c)(3) and 501(c)(4) organizations only must complete lines 5-9.		
5	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of		
a	The organization?		No
b	Any related organization?		No
	If "Yes," to line 5a or 5b, describe in Part III		
6	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of		
a	The organization?		No
b	Any related organization?		No
	If "Yes," to line 6a or 6b, describe in Part III		
7	For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III		No
8	Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs section 53 4958-4(a)(3)? If "Yes," describe in Part III		No
9	If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?		

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use Schedule J-1 if additional space needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions on row (ii) Do not list any individuals that are not listed on Form 990, Part VII

Note. The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
SUSAN C KEATING	(i)	357,000	0	9,245	35,394	20,285	421,924	0
	(ii)	0	0	0	0	0	0	0
PAUL E WEISS	(i)	213,523	0	236	31,919	10,311	255,989	0
	(ii)	0	0	0	0	0	0	0
ROBERT A ENSINGER	(i)	196,277	0	161	16,118	9,311	221,867	0
	(ii)	0	0	0	0	0	0	0
ALFRED F FORTWEIN JR	(i)	174,752	0	233	13,980	1,255	190,220	0
	(ii)	0	0	0	0	0	0	0
PAMELA PERRY	(i)	168,787	0	361	14,182	7,295	190,625	0
	(ii)	0	0	0	0	0	0	0
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							

Part III

Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information.

Identifier	Return Reference	Explanation
	Part I, Line 4a	SUSAN KEATING, CEO AND PAUL WEISS, CFO EACH RECEIVED IN \$15,500 SEC 457 PLAN CONTRIBUTIONS

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on Form 990 or to provide any additional information.
▶ Attach to Form 990.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization NATIONAL FOUNDATION FOR CREDIT COUNSELING INC	Employer identification number 53-0132493
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Identifier	Return Reference	Explanation
Form 990, Part VI, Section A, line 4		NFCC Amended Bylaw s Structure and Transition Summary Document Structure Board of Trustees (BoT) Single Board of 15 Trustees to include a mix of NFCC Members and non-NFCC members (At-Large Representatives) of high stature, with a narrow majority of At-Large Representatives (8 to 7) BoT has responsibility for custodian of the NFCCs vision and identification of strategies, fiduciary oversight, resource development, partnership building, public policyadvice and support At-Large Trustee Attributes independent, "outside" perspective, respect, credibilty, and influence, experience in core areas, door openers, access to information, strategic, and diversity Committees Similar to former NFCC Board committee configuration Executive,Finance, Audit (new - separate from Finance), Nominating (new) 3 to 2 Members vs At-Large Operating Committee (OC) A 15-member committee of NFCC Member Agency reps, similar to the former BoT Leadership is a Chair, Vice Chair, Secretary, and Treasurer Responsibilities strategy development & review , hiring & firing CEO, standards, compliance issues, dues, grant funding allocations, and new Member approval Subcommittees (similar to former Board Committees) Executive, Membership, Monitoring and Compliance, Personnel, and Dues and Allocation (new) Other Operating Committee Chair is ex-officio voting member of BoT Termlimits for both BoT and OC stay same as former NFCC Board Structure (3-yr terms, 2-term limt) During any given election, an NFCC Member can run for either BoT or OC, but not both NFCC Members have control and pow er to approve amendments and revisions to Bylaw s Transition 2009-10 Board became the Operating Committee (OC) Executive Committee of 2009/10 Board and NFCC President (non-voting) became the new BoT with five voting members OC appointed 3-member Nominating Committee (NC) NC recommends At-Large Trustees elected by majority vote of the OC First tw o At-Large Trustees become members of the NC OC may elect up to 6 At-Large Trustees but upon election of the 6th At-Large Trustee, OC shall elect an additional NFCC Member Trustee for the Board At the 2010 NFCC Annual Leaders Conference With BoT, all trustee slots up for election At-Large Trustee slate submitted to Membership for ratification Member Trustees nomnated by the Members and elected by Membership Terms of elected Trustees staggered in first election The OC will have five open slots and they will be elected by Membership
Form 990, Part VI, Section A, line 6		THE NFCC BYLAWS PROVIDE, IN RELEVANT PART, THE FOLLOWING CLASSES THE FOUNDATION SHALL HAVE ONE CLASS OF MEMBERS IN ORDER TO BE A MEMBER AN ORGANIZATION MUST BE TAX EXEMPT UNDER SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE BE DULY QUALIFIED AND EXISTING UNDER THE LAWS OF THE DISTRICT OF COLUMBIA, OR ANY STATES OR TERRITORY OF THE UNITED STATES OF AMERICA PROVIDE FINANCIAL COUNSELING SERVICES AND ACT IN COMPLIANCE WITH ALL APPLICABLE FEDERAL AND STATE LAWS AND REGULATIONS BE ACCREDITED BY THE COUNCIL ON ACCREDITATION OR HAVE SUBMITTED APPLICATION AND INITIAL PAYMENT COMPLY WITH THE NFCC'S MEMBER QUALITY STANDARDS
Form 990, Part VI, Section A, line 7a		The NFCC Bylaw s provide, in relevant part Article II, Section 7 Annual Meeting The Annual Meeting of Members shall be held prior to November 1 of each year, and shall be for the purpose of electing Member- Representative Trustees to the Board, ratifying the election of At-Large Trustees to the Board, electing members of the Operating Committee, and for the transaction of such other business as may come before the meeting Article III, Section 4 Election of At-Large Trustees Except as otherw ise set forth in this Article, nominees for At-Large Trustees shall be recommended to the Board by the Nominating Committee and shall be elected by a majority vote of the Board and subject to ratification by Members at the next Annual Meeting of Members The slate of At-Large Trustees shall be distributed to Members at least fifteen (15) days prior to the Annual Meeting of Members At the Annual Meeting of Members, Members shall be entitled to vote to ratify the election of At-Large Trustees by ballot listing the At-Large Trustees subject to ratification Members may vote to ratify the election of At-Large Trustees or w ithhold their vote to ratify the election of At-Large Trustees either as a slate of At-Large Trustees or as individual At-Large Trustees For purposes of Section 3 of this Article, the term of office for an At-Large Trustee shall begin at the conclusion of the Annual Meeting of Members at w hich the At-Large Trustee is ratified by Members Section 5 Election of Member-Representative Trustees Except as otherw ise set forth in this Article, Member-Representative Trustees shall be elected by Members at the Annual Meeting of Members from a list of eligible candidates w ho have expressed their w ritten intention to stand for election to the Secretary of the Operating Committee at least thirty (30) days prior to the Annual Meeting of Members That list shall be distributed to Members at least fifteen (15) days prior to the Annual Meeting of Members All eligible candidates shall appear on a single ballot, and the candidates receiving the highest total number of votes shall be elected to the open positions, respectively, for the term designated by this Article To be an eligible candidate under this Section, a candidate must be the Voting Representative of a Member in Good Standing Members of the Operating Committee are not eligible to be candidates for election as Member-Representative Trustees
Form 990, Part VI, Section A, line 7b		SEE LINE 7A
Form 990, Part VI, Section B, line 11		THE 990 IS PREPARED AND VERIFIED BY STAFF, AND THEN PROVIDED TO THE NFCC'S FINANCE AND AUDIT COMMITTEE FOR REVIEW AND ACCEPTANCE THE NFCC'S TREASURER, AS CHAIR OF THE FINANCE AND AUDIT COMMITTEE, PRESENTS THE FORM 990 TO THE BOARD OF TRUSTEES FOR ACCEPTANCE PRIOR TO FILING
Form 990, Part VI, Section B, line 12c		PLEASE NOTE THAT ALL TRUSTEES, OFFICERS and COMMITTEE MEMBERS ("INTERESTED PERSONS") ARE SUBJECT TO THE CONFLICT OF INTEREST POLICY AND ARE REQUIRED TO ANNUALLY AFFIRM HAVING RECEIVED, READ AND UNDERSTOOD THE POLICY AND HAVE AGREED TO COMPLY WITH THE POLICY THE POLICY, IN RELEVANT PART, REQUIRES DISCLOSURE REQUIREMENT IN CONNECTION WITH ANY ACTUAL OR POSSIBLE CONFLICT, AN INTERESTED PERSON MUST DISCLOSE THE EXISTENCE OF THE FINANCIAL INTEREST AND BE GIVEN THE OPPORTUNITY TO DISCLOSE ALL MATERIAL FACTS TO THE TRUSTEES AND/OR COMMITTEE MEMBERS CONSIDERING THE PROPOSED TRANSACTION OR ARRANGEMENT CONFLICT DETERMINATION BY BOARD FOLLOWING FULL DISCLOSURE OF AN ACTUAL OR POSSIBLE CONFLICT, AND AFTER ANY DISCUSSION WITH THE INTERESTED PERSON, HE/SHE SHALL LEAVE THE BOARD OR COMMITTEE MEETING, AS THE CASE MAY BE, WHILE THE DETERMINATION OF A CONFLICT IS DISCUSSED AND VOTED UPON THE REMAINING BOARD OR COMMITTEE MEMBERS SHALL DECIDE IF A CONFLICT EXISTS THE POLICY FURTHER SPECIFIES THE PROCEDURE FOR ADDRESSING CONFLICTS THAT ARISE AND VIOLATIONS OF THE POLICY PROCEDURES FOR ADDRESSING POSSIBLE CONFLICTS (A) AN INTERESTED PERSON MAY MAKE A PRESENTATION AT THE BOARD OR COMMITTEE MEETING, BUT AFTER THE PRESENTATION, HE/SHE SHALL LEAVE THE MEETING DURING THE DISCUSSION OF, AND THE VOTE ON, THE TRANSACTION OR ARRANGEMENT INVOLVING THE ACTUAL OR POSSIBLE CONFLICT (B) THE BOARD OR THE COMMITTEE, AS THE CASE MAY BE, MAY, IF APPROPRIATE, APPOINT ONE OR MORE DISINTERESTED PERSONS OR COMMITTEE TO INVESTIGATE ALTERNATIVES TO THE PROPOSED TRANSACTION OR ARRANGEMENT (C) AFTER EXERCISING DUE DILIGENCE, THE BOARD OR COMMITTEE, AS THE CASE MAY BE, WILL DETERMINE WHETHER THE NFCC CAN OBTAIN WITH REASONABLE EFFORTS A MORE ADVANTAGEOUS TRANSACTION OR ARRANGEMENT FROM A PERSON OR ENTITY THAT WOULD NOT GIVE RISE TO A CONFLICT (D) If a more advantageous transaction or arrangement is not reasonably possible under the circumstances w ithout producing a Conflict, the Board or the Committee, as the case may be, will determine, by a majority vote of the disinterested members, (i) w hether the transaction or arrangement is in the NFCCs best interest for its ow n benefit, and (ii) w hether its terms and conditions are fair and reasonable In conformity w ith the above determinations, the Board or the Committee, as the case may be, will make its decision as to w hether to authorize the NFCC to enter into the transaction or arrangement Violations of the Conflicts of Interest Policy (a) If the Board or the Committee, as the case may be, has reasonable cause to believe a person has failed to disclose an actual or possible Conflict, it will informthe person of the basis for that belief and afford the person an opportunity to explain the alleged failure to disclose (b) If, after hearing the persons response and making further investigation as w arranted by the circumstances, the Board or the Committee, as the case may be, determines that the person has failed to disclose an actual or possible Conflict, it will take appropriate disciplinary and corrective action
Form 990, Part VI, Section B, line 15		THE NATIONAL FOUNDATION FOR CREDIT COUNSELING'S BOARD OF TRUSTEES ENACTED THE FOLLOWING POLICY ON THE PROCESS OF DETERMINING COMPENSATION FOR THE NFCC'S PRESIDENT AND CHIEF EXECUTIVE OFFICER, AND OTHER OFFICERS AND KEY EMPLOYEES OF THE NFCC WHOSE COMPENSATION IS REQUIRED TO BE DISCLOSED ON FORM 990 THE PROCESS INCLUDES ALL OF THE FOLLOWING ELEMENTS 1 REVIEW AND APPROVAL (A) COMPENSATION OF THE PRESIDENT AND CHIEF EXECUTIVE OFFICER IS REVIEWED AND APPROVED BY THE NFCCS BOARD OF TRUSTEES OR THE PERSONNEL COMMITTEE THEREOF, PROVIDED THAT PERSONS WITH CONFLICTS OF INTEREST WITH RESPECT TO THE COMPENSATION ARRANGEMENT AT ISSUE ARE NOT INVOLVED IN THIS REVIEW AND APPROVAL (B) COMPENSATION OF THE OTHER OFFICERS AND KEY EMPLOYEES IS APPROVED BY THE PRESIDENT AND CHIEF EXECUTIVE OFFICER AND IS REVIEWED ON AN ANNUAL BASIS BY THE NFCCS BOARD OF TRUSTEES OR THE PERSONNEL COMMITTEE THEREOF 2 USE OF DATA AS TO COMPARABLE COMPENSATION THE COMPENSATION OF THE PERSON IS REVIEWED AND APPROVED USING DATA AS TO COMPARABLE COMPENSATION FOR SIMILARLY QUALIFIED PERSONS IN FUNCTIONALLY COMPARABLE POSITIONS AT SIMILARLY SITUATED ORGANIZATIONS 3 CONTEMPORANEOUS DOCUMENTATION AND RECORDKEEPING THERE IS CONTEMPORANEOUS DOCUMENTATION AND RECORDKEEPING WITH RESPECT TO THE DELIBERATIONS AND DECISIONS REGARDING THE COMPENSATION ARRANGEMENT
Form 990, Part VI, Section C, line 19		NFCC DOES NOT MAKE ITS GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY AND FINANCIAL STATEMENTS AVAILABLE TO THE PUBLIC

Identifier	Return Reference	Explanation
FORM 990, PART XI, LINE 2C		THIS PROCESS HAS REMAIN UNCHANGED FROM THE PRIOR YEAR

Additional Data

Software ID:
Software Version:
EIN: 53-0132493
Name: NATIONAL FOUNDATION FOR CREDIT COUNSELING
INC

Form 990, Part III - 4 Program Service Accomplishments (See the Instructions)

4d. Other program services				
(Code	) (Expenses \$	350,396	including grants of \$	) (Revenue \$)
MEETINGS PROVIDES MEMBERS WITH INFORMATION ON CURRENT & FUTURE PROGRAMS, TRAINING, AND A FORUM FOR MEMBERS TO EXPRESS THEIR OPINIONS AND VOTE ON ORGANIZATIONAL ISSUES AS DEFINED IN THE BYLAWS COMMUNICATIONS PROVIDES FINANCIAL, CREDIT, HOUSING, AND BANKRUPTCY INFORMATION TO THE GENERAL PUBLIC PROMOTES AWARENESS OF OUR MISSION AND SERVICES THROUGH THE NFCC WEB SITE, PUBLIC SERVICE ANNOUNCEMENTS, AND OTHER ACTIVITIES				
(Code	) (Expenses \$	257,417	including grants of \$	) (Revenue \$)
ONLINE LOCATOR CONNECTS CONSUMERS IN FINANCIAL DISTRESS TO THE NFCC MEMBER AGENCY OF THEIR CHOICE				
(Code	) (Expenses \$	943,966	including grants of \$	) (Revenue \$)
MEMBER SERVICES SUPPORT PROMOTES ACTIVITIES AMONG MEMBERS SUPPORTING THE EDUCATIONAL AND CONSUMER PROTECTION STANDARDS EMBODIED IN THE NFCC MEMBER QUALITY STANDARDS				
(Code	) (Expenses \$	153,715	including grants of \$	) (Revenue \$)
PUBLICATIONS PROVIDES EDUCATIONAL MATERIALS RELATED TO FIRST TIME HOME BUYING, GENERAL FINANCIAL LITERACY EDUCATION, AND BANKRUPTCY PRE-FILING COUNSELING AND PRE-DISCHARGE EDUCATION				
(Code	) (Expenses \$	11,502	including grants of \$	) (Revenue \$)
CREDITOR MATRIX PROVIDES A DATABASE OF CREDITOR POLICIES AND PROCEDURES THAT ALLOWS CREDIT COUNSELING STAFF TO INFORM CONSUMERS OF CREDITOR POLICIES AS THEY RELATE TO THEIR PERSONAL CREDIT ISSUES				

Form 990, Part III - 4 Program Service Accomplishments (See the Instructions)

4d. Other program services				
(Code)	(Expenses \$	295,481	including grants of \$	(Revenue \$)
LEGISLATIVE AFFAIRS ACTIVITIES DEFINED BY SECTION 501 (H)				
(Code)	(Expenses \$	493,768	including grants of \$	(Revenue \$)
CREDITOR SERVICES MAINTAINS AND DEVELOPS RELATIONSHIPS WITH CREDIT GRANTING ORGANIZATIONS TO ENSURE CONTINUED SUPPORT OF MEMBER AGENCIES				
(Code)	(Expenses \$	298,544	including grants of \$	(Revenue \$)
NATIONAL LOCATOR LINE CONNECTS CONSUMERS IN FINANCIAL DISTRESS TO THE NFCC MEMBER AGENCY CLOSEST TO THEIR HOME OR PLACE OF WORK THIS SERVICE IS OFFERED IN ENGLISH AND SPANISH				
(Code)	(Expenses \$		including grants of \$	(Revenue \$ 4,032,263)
Program service income				

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
dAWN LOCKHART chair/past vice chair	1 00	X		X				0	0	0
mikE CHERRY vice chair	1 00	X		X				0	0	0
janE MCNAMARA treasurer	1 00	X		X				0	0	0
marGO MITCHELL secretary	1 00	X		X				0	0	0
michele johnson trustee/past chair	1 00	X		X				0	0	0
tom jacobson trustee/past treasurer	1 00	X		X				0	0	0
W PATRICK BOSCLAIR TRUSTEE	1 00	X						0	0	0
CHARLES DEVILLE JR TRUSTEE	1 00	X						0	0	0
sarA ALLEN GILBERT TRUSTEE	1 00	X						0	0	0
JAMES P KROENING TRUSTEE	1 00	X						0	0	0
DON LEU TRUSTEE	1 00	X						0	0	0
stEPHEN PIOTROWSKI TRUSTEE	1 00	X						0	0	0
MIKE ROBARDS TRUSTEE	1 00	X						0	0	0
JAY SEATON TRUSTEE	1 00	X						0	0	0
LAURENCE SNIDER TRUSTEE	1 00	X						0	0	0
JEFF WISE TRUSTEE	1 00	X						0	0	0
SUSAN C KEATING PRESIDENT & CEO	50 00			X				366,245	0	19,785
PAUL E WEISS CFO & CHIEF OF STAFF	50 00			X				213,759	0	9,311
ROBERT A ENSINGER SENIOR VP COMMUNICATIONS	50 00				X			196,438	0	9,311
ALFRED F ORTWEIN JR SENIOR VP PRODUCTS & OPE	50 00				X			174,985	0	1,255
PAMELA PERRY GENERAL COUNSEL & SVP DE	50 00				X			169,148	0	1,255
WILLIAM P BINZEL SPECIAL ADVISOR & COUNSE	35 00					X		139,063	0	9,278
gAIL W CUNNINGHAM vp CREDITOR RELATIONS	40 00					X		110,307	0	19,516
SALLY A PARKER VP CREDITOR RELATIONS	45 00					X		138,321	0	6,101
HELENE RAYNAUD VP HOUSING PROG & NAT G	40 00					X		121,529	0	12,921

Form 990, Part VIII - Statement of Revenue - 2a - 2g Program Service Revenue -

	Business Code	(A) Total Revenue	(B) Related or Exempt Function Revenue	(C) Unrelated Business Revenue	(D) Revenue Excluded from Tax under IRC 512, 513, or 514
MEMBERSHIP DUES	900,099	2,047,562	2,047,562		
NATIONAL LOCATOR LINE	900,099	1,611,948	1,611,948		
ONLINE EDUCATION	900,099	1,116,559	1,116,559		
CERTIFICATION FEES	900,099	500,980	500,980		
PUBLICATIONS	900,099	387,416	387,416		

Form 990, Part IX - Statement of Functional Expenses - 24a - 24e Other Expenses

<i>Do not include amounts reported on line 6b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
MARKETING / PUBLIC RELA	1,870,521	1,870,521		
ONLINE EDUCATION	1,008,068	1,008,068		
COUNSELOR CERTIFICATION	207,844	207,844		
MANAGEMENT REPORTS & SU	168,399	168,399		
TRAINING / RECRUITMENT	146,606	81,205	65,401	

Software ID:

Software Version:

EIN: 53-0132493

Name: NATIONAL FOUNDATION FOR CREDIT COUNSELING INC

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV , appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
CCCS OF ALABAMA INC777 SOUTH LAWRENCE STREET SUITE 101 101 MONTGOMERY,AL 361045075	51-0235743	501 (C) (3)	24,006				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS OF MOBILE-FAMILY COUNSELING CENTER OF MOBILE INC705 OAK CIRCLE DRIVE EAST MOBILE,AL 36609	63-0388685	501 (C) (3)	128,479				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS OF CENTRAL ALABAMA (DIVISION GATEWAY)2000 1ST AVENUE NORTH SUITE 600 BIRMINGHAM,AL 352034117	63-0288854	501 (C) (3)	30,400				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS OF ALASKA208 EAST 4TH AVENUE ANCHORAGE,AK 99501	92-0089285	501 (C) (3)	151,365				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
FAMILY SERVICE AGENCY CCCS628 W Broadway Ste 203 NORTH LITTLE ROCK,AR 72114	71-0237511	501 (C) (3)	41,634				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Credit Counseling of Arkansas1111 Zion Rd FAYETTEVILLE,AR 72703	71-0772094	501 (C) (3)	131,325				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS Kern and Tulane County5300 Lennox Ave Suite 200 BAKERSFIELD,CA 93309	95-2460971	501 (C) (3)	605,413				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
SPRINGBOARD4351 Latham St RIVERSIDE,CA 92501	33-0656671	501 (C) (3)	639,938				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of San Francisco595 Market St 15th Flr SAN FRANCISCO,CA 94105	94-1688163	501 (C) (3)	65,781				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Orange County1920 Old Tustin Ave SANTA ANA,CA 92705	95-2426981	501 (C) (3)	420,541				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

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CCCS of Santa Clara & Ventura County Inc80 N Wood Rd Ste 300 CAMARILLO, CA 93010	95-2476072	501 (C) (3)	849,117				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Northern Colorado & Southeast Wyoming1247 Riverside Ave FORT COLLINS, CO 805243258	84-1129659	501 (C) (3)	127,364				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of West Florida14 Palafox Place PENSACOLA, FL 32502	52-1242143	501 (C) (3)	123,673				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Brevard4880 Stack Blvd Unit E-5 Melbourne, FL 32901	59-1059517	501 (C) (3)	18,166				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Jacksonville1639 Atlantic Blvd Jacksonville, FL 32207	59-0768265	501 (C) (3)	337,293				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Middle Georgia277 martin luther king blvd Macon, GA 31201	58-1105840	501 (C) (3)	90,471				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Savannah Area7505 Waters Ave Park S Suite C-11 Savannah, GA 31406	58-0958705	501 (C) (3)	185,915				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Greater Atlanta100 Edgewood Ave NW Ste 1800 Atlanta, GA 30303	58-0942924	501 (C) (3)	279,854				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of East AlabamaWest Georgia1350 -15th Avenue Columbus, GA 31902	58-0828094	501 (C) (3)	11,630				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Elgin22 S Spring St Elgin, IL 60120	36-2161490	501 (C) (3)	103,476				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

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CCCS of McHenry County Inc 400 Russel Ct Ste A Woodstock,IL 60098	36-3185383	501 (C) (3)	62,210				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Northeastern IndianaPO Box 11403 Fort Wayne,IN 46858	52-1284819	501 (C) (3)	144,990				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS OF NORTHWEST INDIANA3637 GARY ST GARY,IN 46408	35-1337079	501 (C) (3)	39,418				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Momentive CCCSSUITE 134 615 N Alabama St INDIANAPOLIS,IN 46204	35-1107304	501 (C) (3)	377,622				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Horizon CCCS819 5th St SE Cedar Rapids,IA 52401	42-0837621	501 (C) (3)	43,561				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Northeastern Iowa 1003 W Fourth St Waterloo,IA 50702	42-1236403	501 (C) (3)	124,634				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Topeka (HCCI) SUITE 101 1195 SW Buchanan Topeka,KS 66604	48-0822466	501 (C) (3)	66,168				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Greater New Orleans IncSUITE 424 1215 Prytania St New Orleans,LA 70130	72-0622631	501 (C) (3)	6,779				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Maryland and Delaware757 Frederick Rd 2ND FLOOR Baltimore,MD 21228	52-0846275	501 (C) (3)	218,104				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
GREENPATH INCDBA GREENPATH DEBT SOLUTIONSSUITE 210 38505 Country Club Dr Farmington Hills,MI 483313429	38-6142925	501 (C) (3)	2,580,568				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

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CCCS of Duluth (Lutheran Social Service of MN)424 W Superior St Duluth, MN 55802	41-0872993	501 (C) (3)	28,866				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Springfield1515 S Glenstone Springfield, MO 65804	43-1483251	501 (C) (3)	104,250				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Montana2022 Central Ave Great Falls, MT 59401	81-0303443	501 (C) (3)	105,418				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of NebraskaSUITE 105 8805 Indian Hills Dr OMAHA, NE 68114	47-0574245	501 (C) (3)	246,018				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Southern Nevada & Utah2630 Jones Blvd Las Vegas, NV 89146	88-0121775	501 (C) (3)	1,189,590				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of New Hampshire & Vermont105 Loundon Rd Concord, NH 03302	23-7178979	501 (C) (3)	75,493				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of New Jersey185 Ridgedale Cedar Knolls, NJ 07927	22-2222343	501 (C) (3)	201,477				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Central New Jersey 1931 Nottingham Way Hamilton, NJ 08619	22-3237254	501 (C) (3)	28,621				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of BuffaloSUITE 300 40 Gardenville Pkwy WEST SENECA, NY 14224	16-0909583	501 (C) (3)	38,841				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Central New York IncSUITE 600 500 S SALINA STREET SYRACUSE, NY 132023394	16-0991599	501 (C) (3)	62,281				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

Form 990, Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

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CCCS of Gaston County (A Division of Family Service Inc)130 S Oakland St Gastonia, NC 28052	56-6068395	501 (C) (3)	58,179				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Greater Greensboro a Division of Family Service of the Piedmont 1315 E Washington Street GREENSBORO, NC 27401	56-2061741	501 (C) (3)	266,801				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS Catawba Valley17 US Highway 70 SE Hickory, NC 28602	56-6020417	501 (C) (3)	92,541				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS - Triangle Family Services401 Hillsborough St Raleigh, NC 27603	56-0547491	501 (C) (3)	72,942				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of The Village Family Service Center1201-25th S South Fargo, ND 58103	45-0226423	501 (C) (3)	176,853				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Central Ohio Inc 4500 E Broad St Columbus, OH 43213	31-0731111	501 (C) (3)	2,061,684				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of the Miami Valley (Sponsored By Lutheran Social Services)SUITE 300 3131 S DIXIE DRIVE DAYTON, OH 454392284	31-1325015	501 (C) (3)	59,895				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Lifespan CCCS1900 Fairgrove Ave Hamilton, OH 45011	31-0536660	501 (C) (3)	70,838				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Central Oklahoma 3230 N Rockwell Bethany, OK 73008	73-0766646	501 (C) (3)	162,899				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Oklahoma Inc4646 S Harvard Tulsa, OK 74159	23-7138701	501 (C) (3)	359,882				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

Form 990,Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

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CCCS of Southern Oregon Inc SUITE 202 820 CRATER LAKE AVENUE MEDFORD,OR 97504	93-0585893	501 (C) (3)	8,750				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Mid-Willamette Valley 1564 Commercial St SE Salem,OR 97302	93-0579068	501 (C) (3)	27,242				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Delaware Valley SUITE 1325 1515 MARKET SOUTH PHILADELPHIA,PA 19102	23-1671903	501 (C) (3)	588,546				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Advantage CCCSSUITE 400 2403 SIDNEY STREET RIVER PARK COMMONS PITTSBURGH,PA 15203	25-1201741	501 (C) (3)	45,144				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Northeastern Pennsylvania Inc 401 Laurel St Pittston,PA 18640	23-2072807	501 (C) (3)	336,744				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Credit Counseling of Columbia 1800 Main St Columbia,SC 29202	57-0630921	501 (C) (3)	55,551				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Consumer Credit Counseling Service of Lutheran Social Services of South Dak PO Box 89228 Sioux Falls,SD 57105	46-0224731	501 (C) (3)	132,386				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Greater Dallas SUITE 200 8737 King George Dr DALLAS,TX 75235	75-1437638	501 (C) (3)	399,516				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Greater San Antonio SUITE 100 6851 Citizens Pkwy SAN ANTONIO,TX 78229	74-1882935	501 (C) (3)	142,583				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of Hampton Roads A Program of Center for Child & Family Service Inc SUITE 400 2021 Cunningham Dr HAMPTON,VA 23666	54-0505893	501 (C) (3)	51,688				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

Form 990, Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

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Clearpoint Financial8000 FRANKLIN FARMS DRIVE RICHMOND,VA 23229	54-1125309	501 (C) (3)	175,317				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of the Tri-CitiesPO BOX 6551 401 N Morain KENNWICK, WA 99336	91-0847042	501 (C) (3)	47,678				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS Yakima ValleySUITE 119 1115 W Lincoln Ave YAKIMA, WA 98902	91-1785524	501 (C) (3)	67,900				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of the Mid-Ohio Valley 2715 Murdoch Ave B-4 BEECHWOOD PLAZA PARKERSBURG,WV 26101	23-7124716	501 (C) (3)	-6,220				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS of North Central West Virginia (Criss-Cross Inc) SUITE 316 115 S 4th St CLARKSBURG,WV 26301	55-0567161	501 (C) (3)	10,307				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS SheboyganSUITE 100 1930 N 8th St SHEYBOYGAN,WI 53081	39-1945061	501 (C) (3)	109,256				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS Northeastern Wisconsin921 Midway Rd Menasha,WI 54952	39-1496649	501 (C) (3)	32,627				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS MilwaukeeSUITE 102 4915 S Howell Ave MILWAUKEE,WI 53207	39-0806174	501 (C) (3)	9,906				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS BeloitJanesville423 Bluff St BELOIT,WI 53511	39-0833966	501 (C) (3)	12,158				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
Money Management InternationalSUITE 700 9009 W Loop South HOUSTON,TX 77096	54-1837741	501 (C) (3)	2,329,544				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT

Form 990, Schedule I, Part II, Grants and Other Assistance to Governments and Organizations in the United States

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
CCCS OF PUERTO RICO 1607 PONCE DELEON SUITE GM09 SAN JUAN, PR 00909	66-0471798	501 (C) (3)	650,766				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS - HUNTINGTON 1102 MEMORIAL BLVD HUNTINGTON, WV 25701	23-7374240	501 (C) (3)	7,700				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS - SOUTHERN WEST VIRGINIA 1219 OHIO AVENUE DUNBAR, WV 25064	55-0478884	501 (C) (3)	119,814				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS - NORTH CENTRAL TEXAS INC PO BOX 299 MCKINNEY, TX 750700299	75-1897910	501 (C) (3)	121,566				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS - SOUTH TEXAS PO BOX 7789 CORPUS CHRISTI, TX 784677789	74-1650699	501 (C) (3)	168,815				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
PARTNERSHIP FAMILIES CHILDREN 2245 A OLAN MILLS DR CHATTANOOGA, TN 37421	62-0911679	501 (C) (3)	42,399				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT
CCCS - ROCHESTER 50 CHESTNUT PLAZA ROCHESTER, NY 14604	16-0972260	501 (C) (3)	49,324				HOUSING, LOSS MITIGATION, AND PROGRAM SUPPORT