

## PERSEVERANCE KEY TO ACCEPTANCE OF CREDITOR PROPOSALS FOR DEBTORS

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A “no” response is just not acceptable. Linda Page-Stewart, an Account Specialist with Consumer Credit Counseling Service (CCCS) of North Central Texas is an expert at getting the creditor to say “yes” to proposals to repay debtors debts on the CCCS debt management program.

The creditor proposal acceptance rate is exceptionally high at CCCS. They work with all of the debtor’s creditors to obtain lower interest rates, waive late fees and over-the-limit fees, plus getting many accounts re-aged, all to benefit the debtor to get out of debt in a fraction of the time it would normally take to repay and with lower payments. Clients need no minimum or maximum debt to be on the CCCS program. Linda was honored with the CCCS Golden Eagle award for working with creditors until they reach a mutual agreement. She questions and researches all problems and works to ensure there are no rejected proposals on every client’s accounts. This dedication leads to the continued success of each client’s program and a lasting relationship with creditors.

“It’s truly wonderful to be honored by my peers. We all have only one objective, to help the client reach their goal of being debt-free. Everyone on the CCCS team does whatever it takes to reach that goal.” Linda said. “This is an awesome team and I’m proud to be a part of it.”

Linda joined CCCS in the Account Specialist department in November 2005. She has shown initiative, leadership and exceptional interpersonal skills throughout her career.### CCCS is a member of the nation’s largest and longest-serving national nonprofit credit counseling organization, the National Foundation for Credit Counseling, Inc. (NFCC). Our collective mission is to provide services to consumers to help them achieve financial wellness through financial management counseling, financial education and when appropriate debt reduction services through debt management plans. Be informed; Knowing the Difference Can Make All the Difference is assurance provided through CCCS and the NFCC. As a condition of membership, CCCS is required to maintain high quality services through standards set by The Council on Accreditation and the NFCC, along with Credit Counseling Consumer Protection Standards. To read more about these guidelines visit [www.nfcc.org](http://www.nfcc.org) or you may call 1-866-600-CCCS (2227) for pre-recorded information. For direct access to CCCS locally, call 1-800-856-0257 for a confidential appointment with a certified credit counselor. Visit us online [www.cccsnct.org](http://www.cccsnct.org).