



NATIONAL FOUNDATION FOR
CREDIT COUNSELING

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make all the difference.*

NFCC NEWS RELEASE

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Contact: Nick Jacobs
(301) 576-2537; (270) 599-6547 (cell)
njacobs@nfcc.org

National Foundation for Credit Counseling Honors Consumer with National Award

Silver Spring, MD – In recognition of her hard work, determination and dedication, the National Foundation for Credit Counseling (NFCC) honored Bernice Bibb of Spring Hall, OK with its Graduate Client of the Year Award this past week at its 41st Annual Leaders Conference held in Orlando, FL.

The Graduate Client of the Year Award is a part of the NFCC's Professional Achievement and Counseling Excellence (PACE) Awards program. The award is typically given to one client who recently completed a debt management plan with one of the NFCC's 115 member agencies and has demonstrated significant leadership for others looking to get back on track financially. Candidates are nominated by an NFCC member agency.

"It is a true honor to recognize the hard work and sacrifices that Bernice has made," said NFCC President & CEO Susan C. Keating. "Her story will surely inspire other American consumers facing financial difficulties and hopefully help them to summon the courage to seek credit counseling themselves."

When she sought credit counseling, Bernice Bibb was 57 years old, divorced and living in a mobile home with her granddaughter and great granddaughter. She'd had triple-bypass surgery and had been unable to work at her 36-hour a week job in food service at Wal-Mart for some time. Medical bills from her surgery that insurance did not cover were coming in the mail and she didn't know how she was going to pay them since she earned about a thousand dollars a month and had \$36 left over after living expenses.

But she was determined to pay her debts. Working with Consumer Credit Counseling Service of Oklahoma, she entered into a debt management plan (DMP) and began paying back her debts. All together, Bernice paid a total of \$9,681.34 to 24 different creditors, making her last payment in July 2006.

"In describing Bernice, many adjectives come to mind, such as honest, hard working, family-oriented and creative," said CCCS of Oklahoma president Margo Mitchell. "Bernice faced many obstacles. Yet she never gave up and remained committed to becoming debt free. Today, that goal is a reality for a woman that should be a role model for us all."

Bernice perhaps expressed it best when, in accepting her award, she said, "I never thought I would be honored for doing something that you're supposed to do – pay your bills."

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The NFCC, founded in 1951, is the nation's largest and longest serving national nonprofit credit counseling organization. The NFCC's mission is to set the national standard for quality credit counseling, debt reduction services and education for financial wellness, through its member agencies. With nearly 1,000 community-based offices nationwide, NFCC members help two million consumers annually. For free and affordable confidential advice through an NFCC member, call 1-800-388-2227, (en Español 1-800-682-9832) or visit www.nfcc.org.