

At **American Credit Counseling Institute (ACCI)**, we offer a number of housing-related counseling and educational services. We offer counseling and education for individuals who want to: 1) understand, establish, and/ or improve their credit, 2) learn about the process of buying a home and/or learn how to qualify, or need a New Home-Buyer's certificate, 3) save their homes from foreclosure, 4) learn about money management and how to improve their spending habits in order to establish a balanced budget and/or to save money and/or to be able to pay their mortgages on time, or down payment to buy a home, learn about renting, and 5) about financial fitness in general.

Below is some additional information about our services.

1. **Credit Education:** we will spend time with you to discuss and analyze your credit history and will discuss options with the goal of improving your credit score. Repair is usually part of the strategies required and disputing wrong postings. Improving your credit is a process and it requires time and discipline. This program usually takes a few months and more than one session. Some sessions may be held over the telephone, but we will need you to come to the office as well. We schedule all appointments ahead of time and when you get to our office for your appointment, we take care of you immediately or within a few minutes of your arrival. We will not make you wait.

2. **Home-buying:** the complex process of buying a home deserves education. People often buy homes because they fall in love with them. While it is great to buy that "dream home", the dream may later become a nightmare. Learning about the process, what to do to qualify, and what to know to make the best decision is vital for a successful outcome. At the end of the home buyer's program, you will receive a certificate that is required by a number of mortgage loans and grants.

3. **Home owners:** are you facing foreclosure or facing trouble paying your mortgage? We can help you to apply for one or more of the available programs or will help you understand how to transition if there is no cure for your situation. When you are facing financial difficulties and are late in your mortgage or about to become late, ignoring the situation is the worst path you can take. You need to face it and take action. Let us help you.

4. **Money management:** with so much temptation out there and peer pressure, it is hard not to spend money. Spending is not always bad, but spending your money is not always good either. Learn to budget for your expenses and to spend wisely and based on your income. Budgeting is an important skill, but needs to be developed and requires understanding and discipline. This skill is necessary for everyone. Whether you are a homeowner, a renter, or a prospective home buyer, or you are still living with your parents or relatives but considering moving out, learning how to manage money is essential.

5. **Rental Education:** Want to know your rights as a renter, about the Landlord/tenant act and regulations? What rental amount may you qualify for? What documents you may need? Come to us for education.

6. Financial Fitness: This program is for everyone. A variety of subjects are discussed in a few group sessions and you will also have the opportunity of private counseling sessions with a certified housing counselor.

Our housing counselors are fully certified to provide you the best services and have years of experience.

We will need you to print, complete, and submit the form(s) for your particular program, and mail them to us along with copies of some documents, to prepare your program. Download the questionnaire that applies to your particular situation and any additional form that may be needed from our website or contact us and we will email them to you. Our forms can be downloaded by clicking at the tab labeled "**Download Forms**" from the top of our website homepage.

We encourage you to take immediate action so that we can schedule you soon.

If the services that you need are not within the categories mentioned above, please **contact us** with details about what do you need and we will try to refer you to an organization that may help you.

The best and frequently faster way to contact us is by email because we have the opportunity to reply to you outside of business hours. You can email us at Soto_Mildred@Hotmail.com or call and leave a message at 267-401-0414. When you call or email, please be clear and give us details about what services do you need and how to contact you. Make sure that any telephone number that you leave has an answering system in case that we need to leave a message. We would prefer that you email us instead of calling.

For all above services, we will need you to do some homework. You will need to complete a form or two and submit copies of a number of documents. We need all the documents listed on your pertinent form. You need to read the form or forms for the services and/or program that you need. It is important that you do your homework so that we can do our part to help you.

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