

About Cambridge Credit Counseling Corp.

Founded in 1996, Cambridge Credit Counseling Corp. is a 501(c)(3) non-profit housing and credit counseling agency. Every year, we provide education and counseling services to thousands of individuals nationwide, and we offer financial literacy seminars to a variety of social service agencies, high schools and colleges throughout our local community. Cambridge is ISO certified and is registered with the Better Business Bureau of Central New England. We are also a proud member of both the Association of Independent Consumer Credit Counseling Agencies and the Association of Credit Counseling Professionals. Cambridge is also a HUD-approved housing counseling Agency.

ISO 9001:2008 is an international quality standard that requires an organization to continually improve its processes to increase efficiency and customer satisfaction. Cambridge has been registered to the ISO quality standard since 2001 and we are audited every year to ensure continued compliance.



In addition to its ISO 9001:2008 registration, Cambridge is also audited to ensure compliance with an industry-specific set of quality standards. The Code of Practice was developed as a best-practices model for members of the Association of Independent Consumer Credit Counseling Agencies.



Cambridge has been accredited by the Better Business Bureau since 1998 and currently holds an A+ rating. This mark demonstrates that Cambridge meets the BBB's accreditation requirements and maintains the highest standards of customer service.



The Cambridge Mission

Cambridge is dedicated to promoting a more knowledgeable and financially responsible America: by teaching sound money management practices; by assisting financially distressed individuals and families through appropriate counseling, education, and advice; and by providing people with information and resources needed to obtain, maintain and sustain housing.



My name is Christopher Viale, and I serve as President and CEO of Cambridge Credit Counseling Corp. As you are undoubtedly aware, bankruptcy filings and foreclosures have increased at a staggering rate over the past several years, and there seems to be no end in sight. It's safe to assume that one in every four of your employees is dealing with some level of financial distress, which affects their ability to perform on the job. Studies show that billions of dollars in productivity are being lost annually to the financial stresses imposed by our troubled economy. As business leaders, we're required to create viable solutions to any situation that affects the ability of our companies to prosper, and this problem is no different.

I work with struggling Americans every day and I can attest that today's economic challenges affect people of all income and educational levels. Unfortunately, financial literacy education is rarely taught in schools, and most people make the transformation from student to consumer without any formal training. Today, the poor spending and money management habits we've developed have left one out of every four households overburdened by debt, but most consumers lack the education and tools necessary to resolve their issues alone.

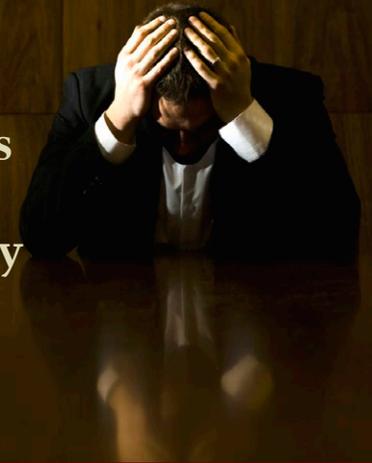
You *can* help your employees. Financial wellness programs *can* make a difference! I welcome the opportunity to discuss our program options with you, and encourage you to contact me directly at 413-821-6919.

Are Your

Employees

Financially

Stressed?



HELP LIFT THE BURDEN OF DEBT
Make Financial Literacy Part of Your Company's Culture

Personalized Financial Education
For Your Employees

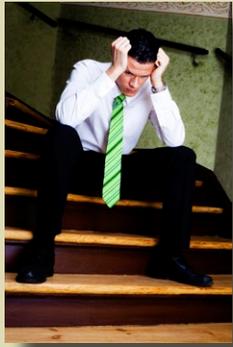
FREE Financial Literacy Seminars
At Your Place of Business

1-800-CAMBRIDGE
(1-800-226-2743)

CAMBRIDGE
CREDIT COUNSELING CORP.

A Professional Debt & Housing Counseling Agency

www.cambridgecredit.org



25% of the American workforce is financially stressed.

The average annual loss in productivity is **\$7,000** per troubled employee.

THAT'S OVER **\$200 BILLION** IN LOST REVENUES EVERY YEAR FOR AMERICAN BUSINESSES.

Studies indicate a strong link between financial education/counseling and the improved health of employees, which translates directly to improved job performance and decreased employee absences. Research also shows that an increasing number of employees are turning to their employers for assistance with financial problems, yet few companies have effective programs to offer.

The health of your employees, whether physical, mental or emotional, has a direct effect on your company's bottom-line. As a non-profit debt and housing counseling agency, Cambridge offers a wide-variety of cost-effective solutions for your employees' financial well-being.

Whether your workers are behind on their bills, considering bankruptcy, or facing the loss of their homes to foreclosure, Cambridge's nationally certified credit and housing counselors can help.

These problems won't go away by ignoring them. Get your employees the help they need *today*.

HELP YOUR EMPLOYEES UNCHAIN THE BURDEN OF DEBT



WHY?

Studies indicate that Financial Literacy Education and/or Credit Counseling results in **improved employee health and performance.**

Employees who receive financial counseling report **improved job productivity and quality of work.**

Businesses report lower absenteeism and fewer distracted workers, which leads to **increased productivity and profitability.**

Call our Education Director to find out how Cambridge can increase the scope of your employee assistance program.

413-241-2401

Cambridge Credit Counseling Corp. will provide your employees the **personalized, confidential** help they need to take control of their financial problems. They can speak to a counselor today by calling:

1-800-CAMBRIDGE



CREDIT COUNSELING SERVICES

Cambridge's nationally certified credit counselors conduct personalized and confidential one-on-one counseling sessions designed to identify options appropriate to an individual's unique circumstances. We conduct free, comprehensive budget reviews while helping to develop short- and long-term goals. Once an appropriate course of action is implemented, our counselors will follow-up to make sure you stay on track.

HOUSING COUNSELING SERVICES

Cambridge Credit is a HUD-approved housing counseling agency, offering a variety of low-cost and no-cost services, each designed to help people make more informed decisions about their housing options. Cambridge offers confidential one-on-one counseling, in our offices or over the phone. Cambridge's Housing Counselors are nationally certified and each receives ongoing training to keep abreast of the latest developments in today's evolving housing environment.