

**APPROVED CREDIT COUNSELOR CERTIFICATION
PROGRAMS & ORGANIZATIONS**

The Delaware Uniform Debt Management Act requires providers of debt management services to provide an individual with “reasonable education about the management of personal finance” through a certified counselor. *6 Del. C. §2417A(b)(1)*. A “certified counselor is “an individual certified by a training program or certifying organization, approved by the Attorney General, that authenticates the competence of individuals providing education and assistance to other individuals in connection with debt-management services.” *6 Del. C. §2402A (6)*.

The following certification programs or organizations have been approved:

Arbor Education

Association for Financial Counseling and Planning Education

Center for Financial Certifications

Certified Personal Finance Counselor Program provided by the Center for Financial Certifications

International Association of Professional Debt Arbitrators

National Association of Certified Credit Counselors

National Foundation for Credit Counseling