



( [PRLEAP.COM](http://PRLEAP.COM) ) Advantage CCS is happy to announce that they've received their license and state approval to provide credit counseling to individuals who live in Michigan and Virginia. The Agency is working hard to become licensed in all 50 states by the end of 2013. With these two new states added to the list, they only have 7 more states to go before they reach their goal.

Each state has their own rules, regulations, and procedures for becoming licensed in that state to provide free non-profit credit counseling and a debt management program. Some states are more difficult than others to obtain said license, but Advantage CCS has made it their number one goal to become a nation-wide organization before the end of this year.

Credit counseling sessions are typically the same no matter what state you live in. It's always best to look for a Non-Profit Credit Counseling agency that's a member of the National Foundation for Credit Counseling (NFCC). It is also a good idea to check out client reviews, view their mission statement, and find out what their Better Business Bureau (BBB) rating is. You want a reputable and trustworthy agency working with you.

Credit counseling is not just for people who are in debt, anyone can benefit from it. The session will include budget work, determining if you have a "shortfall" of money each month, recommending different debt relief options if you do, and if appropriate, suggesting a Debt Management Program that could help you get out of debt as quickly as possible.

## **A Brief History on Advantage CCS**

Advantage Credit Counseling Service F.K.A. Consumer Credit Counseling Service of Western PA is a Non-Profit 501(c)3 organization that has been successfully assisting consumers with their unsecured debt problems for over 44 years by providing expert credit counseling and a wonderful debt management program.

For more information and/or in-person class schedules, visit them at [www.advantageccs.org](http://www.advantageccs.org) or give them a call today at 1-866-699-2227. They are always willing to lend a helping hand and are here for you!