

Utah Division of Consumer Protection

Approved Credit Counselor and Debt Specialist Certification Programs and Organizations

The Uniform Debt-Management act requires that an applicant for registration provide evidence that, within 12 months after initial employment, each of the applicant's counselors become certified as a certified credit counselor. Utah Code Ann. §13-42-106(9). A certified credit counselor means "an individual certified by a training program or certifying organization, approved by the administrator, that authenticates the competence of individuals providing education and assistance to other individuals providing education and assistance to other individuals in connection with debt-management services."—Utah Code Ann. § 13-42-102(6).

The following programs or organizations have been approved by the Division of Consumer Protection to meet the certification requirement of Utah Code Ann. § 13-42-106(9):

- Association for Financial Counseling and Planning Education (AFCPE) : Accredited Financial Counselor and Certified Housing Counselor programs www.afcpe.org
- Center for Financial Certifications: Certified Personal Finance Counselor and Certified Consumer Debt Specialist programs www.fincert.org
- National Association of Certified Credit Counselors (NACCC): Credit Counselor Certification and Debt Specialist Certification programs www.naac.us
- National Foundation for Credit Counseling (NFCC): Certified Counselor program www.nfcc.org
- The National Institute for Financial Education of America (NIFE): Certified Counselor program www.nife-ed.com
- International Association of Professional Debt Arbitrators (IAPDA): Debt Specialist program www.iapda.org
- Arbor Investment in Financial Education: Certified Credit Counselor program www.arbored.com
- PFE Certified Debt Management Professional: Certified Debt Management Professional program www.financialed.org