Consumer Education Services, Inc. is a non-profit organization committed to empowering and inspiring consumers nationwide to become debt free. From non-profit credit counseling and education to debt consolidation, housing counseling or bankruptcy counseling, CESI can provide a solution for your financial situation. We offer continued support to help consumers make better financial choices every day.

Our Team
- States Served: 50
- Staff: 81
- Certified Counselors: 48
- Bilingual Counselors: 7
- Combined Years Experience: 454

Credit Counseling

- Enrolled 2017-2018: 7,809
- Active During Year: 21,460
- Completed Program: 1,827
- Total Assisted: 61,772

Total Debt Active During Year: $231,328,482
Debt of Clients Completed: $18,585,266
Debt Paid 2017-2018: $37,175,151
Credit Counseling By The Numbers

States Served: 48

Average age of consumer counseled:
43

Average number of creditors per client:
5

Average Reduced APR:
8.1%

65% Female
33.3% Male

Average monthly income per client:
$2,690

Average annual income per client:
$32,291

Single: 35%
Married: 20%
Divorced: 7%
Separated: 2%
Widowed: 2%
Not specified: 34%

Total Bankruptcy Consumers Counseled
27,467

Pre-Bankruptcy Counseling (CC) Certificates Issued
15,404

Post-Bankruptcy Counseling (DE) Certificates Issued
12,063

Powered By cesi
Consumer Education Services Inc.
The HUD Certified CESI Homeownership Center exists to provide access to housing opportunities, individualized housing counseling and personal finance training to educate and enable individuals to understand and enjoy the benefits of homeownership. Educated homeowners lead to vibrant communities and increased individual wealth.
Community Education

In addition to our extensive online resources which include financial blog content, ebooks, videos, financial calculators and comprehensive financial literacy courses, CESI provides in-person classroom based financial education to our local North Carolina community through partnerships with community agencies and non-profits.

CESI's customized financial literacy courses include:

- Budgeting Basics
- Financial Goal Setting
- Understanding Credit and Debt
- College Finance and Student Loan Debt
- Planning for Retirement
- The Basics of Saving
- Understanding Credit Reports and Scores
- Preventing and Protecting from Identity Theft
- Understanding Credit Reports and Scores

Outreach Sessions: 239
Attendees: 4,831
Partners: 29
Hours: 285

77% of class attendees report household income of less than $25,000
22% of class attendees report that they did not complete high school
68% of class attendees were male
Financial Coaching

In addition to financial coaching to individuals, CESI provides financial coaching services to corporations and their employees. We serve a large U.S. Medical Center through their employee hardship grant program. Enrolled employees are provided with 3 coaching sessions via phone with a certified financial counselor to discuss their budget, financial goals, and how to overcome their obstacles to financial success.

- **Sessions offered**: 424
- **Employees served**: 373
- **Reported household income of less than $30,000**: 55%

Program Expenses: $8,178,843

- **Program Funding (fees)**: $5,152,834
- **Grant Funding**: $1,076,363
- **Creditor Support**: $736,441