



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
Carri Grube Lybarker, Administrator



December 18, 2012

SCDCA Media Contact: Juliana Harris, 803.734.4296

Email: JHarris@scconsumer.gov

Release #12-029

1.800.922.1594 (toll free in SC)

FOR IMMEDIATE RELEASE

Credit Counseling Report: Average Consumer Debt Nearly \$19,000

Columbia, SC... The South Carolina Department of Consumer Affairs (SCDCA) is releasing its annual report on Consumer Credit Counseling Organizations, which gives a snapshot of consumer debt in the state.

During calendar year 2011, credit counseling organizations distributed more **than \$47.8 million** to consumer's creditors. The average amount of debt per consumer enrolling in a credit counseling program was **\$18,992**. With this information in mind, SCDCA is urging consumers to spend wisely this holiday season and beware of debt collection scams.

Budgeting:

After the fanfare of Christmas has ended, many consumers find it difficult to recover from the glut of holiday spending. It is best to set a budget while shopping--***and stick to it!*** If consumers struggle to pay the bills after the holidays, they may choose to seek assistance from a credit counselor. It is important to ensure that they are licensed with SCDCA before entering into a program. Consumers can find a list of licensees on our [website](#), under ***licensee lookup***.

Debt Collection Scams:

Debt collection scams are regularly reported to SCDCA, however, they seem to increase during the months following the holidays. When fielding calls, texts or e-mails from an alleged debt collector, **remember:**

- Ask for written proof of the debt. An e-mail is not sufficient.

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- Consumers should check their credit report for the debt. If it is not listed, it is probably a scam.
- Never release personal or financial information to someone you do not know.

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit www.consumer.sc.gov or call toll-free, 1.800.922.1594.

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