



**Delaware Department of Justice
Consumer Protection Unit
Consumer Hotline: (800) 220-5424
Email: consumer.protection@delaware.gov**

Wilmington Office:
Carvel State Building
820 N. French St.
Wilmington, DE 19801

Dover Office:
102 W. Water Street
Dover, DE 19904

Georgetown Office:
114 East Market St.
Georgetown, DE 19947

The Delaware Uniform Debt-Management Services 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). **Please note that a “certified counselor” is not necessarily a “credit counselor.”**

The programs and organizations have been approved by the Attorney General to certify counselors providing debt-management services in accordance with the Act:

Arbor Education

Association for Financial Counseling and Planning Education

FinCert

IAPDA

National Association of Certified Credit Counselors

National Foundation for Credit Counseling

Partnership for Financial Education