

Take Control of Your Debt with a Debt Management Plan

Debt Counseling Service

Credit may be easy to get, but it can be hard to repay. Despite their best intentions, many families find themselves falling behind as they struggle to make the minimum monthly payments.

No matter what the cause is, taking on additional loans to catch up past due accounts will only make matters worse.



Debt Management

One option for overextended families to repay unsecured (credit card) debt is a **Debt Management Plan (DMP)**. If clients are eligible, Financial Pathways will negotiate with creditors to reduce required payments.

Benefits of a Debt Management plan:

- Reduced monthly payments
Creditors accept affordable payments.
- Reduced interest charges
Many creditors grant significant interest rate relief.
- Reduced number of late fees
An established DMP and regular monthly payments can eliminate late fees.
- A more positive credit history
Payment of your accounts and avoidance of bankruptcy is the best way to repair the damage to your credit report.

Mission

Helping People Build Financial Well-Being

Our Vision

Financial well-being for everyone in our community



Who We Are

Financial Pathways of the Piedmont offers one-on-one counseling and workshops to help local residents master the art of money management and succeed in homeownership. Services are free or very low in cost. We are the only local non-profit to offer comprehensive financial and housing counseling regardless of income. FPP is HUD-approved, certified and accredited to the highest standards of expertise, service and ethics.

Don't Have a Financial Meltdown

Find a path...Call 336-896-1191

Get skilled, confidential support.

Our counselors and educators are professionals, trained and certified to meet a high standard of quality and ethics in financial counseling. Counseling is caring and confidential. Client information is never shared without permission and all paper and electronic records are securely maintained.



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All services are provided without preference regarding age, race, religion, national origin, sex, sexual orientation, handicap, or economic status.

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