



STATE OF NEVADA  
**FINANCIAL INSTITUTIONS DIVISION**  
 DEPARTMENT OF BUSINESS AND INDUSTRY

**Approved Credit Counselor and Debt Specialist Certification Programs and Organizations**

The Nevada Uniform Debt-Management Services Act requires that an applicant for registration provide evidence that, within 12 months after initial employment, each of the applicant’s counselors becomes certified as a certified counselor or certified debt specialist. NRS 676A.320 (9).

A certified credit counselor is defined as an individual certified by a training program or certifying organization, approved by the Commissioner, that authenticates the competence of individuals providing education and assistance to other individuals in connection with debt-management services in which an agreement contemplates that creditors will reduce finance charges or fees for late payment, default or delinquency. NRS 676A.070.

A certified debt specialist is defined as an individual certified by a training program or certifying organization, approved by the Commissioner, that authenticates the competence of individuals providing education and assistance to other individuals in connection with debt settlement services. NRS 676A.80.

Approved organizations are listed below. This list may be updated periodically.

**The following programs and organizations are approved to meet the certification requirement for Counselors:**

Organization	Program	Website
Association for Financial Counseling and Planning Education (AFCPE)	Accredited Financial Counselor	<a href="http://www.afcpe.org">http://www.afcpe.org</a>
Center for Financial Certifications	Certified Personal Finance Counselor (CPFC)	<a href="http://www.fincert.org">http://www.fincert.org</a>
National Association of Certified Credit Counselors (NACCC)	Credit Counselor Certification	<a href="http://www.naccc.us">http://www.naccc.us</a>
National Foundation for Credit Counseling (NFCC)	Counselor Certification	<a href="http://www.nfcc.org">http://www.nfcc.org</a>
National Institute for Financial Education of America (NIFE)	Certified Credit Counselor	<a href="http://www.nife-ed.com">http://www.nife-ed.com</a>

**The following programs and organizations are approved to meet the certification requirement for Debt Specialists:**

Organization	Program	Website
Center for Financial Certifications	Certified Consumer Debt Specialist (CCDS)	<a href="http://fincert.org">http://fincert.org</a>
International Association of Professional Debt Arbitrators (IAPDA)	Certified Debt Specialist (Approval is limited to certification or recertification dates of April 17, 2008 or later)	<a href="http://www.iapda.org">http://www.iapda.org</a>
National Association of Certified Credit Counselors (NACCC)	Debt Settlement Specialist Certification	<a href="http://www.naccc">http://www.naccc</a>

**The following programs and organizations are approved to meet the accreditation requirement:**

Organization	Website
Council on Financial Education Accreditation (CFEA)	<a href="http://www.cfea.org">http://www.cfea.org</a>