

# Credit Counseling / DMP Comparison Worksheet

You're comparing credit counseling agencies or DMP proposals.

## Comparison Columns (copy for each agency)

Agency Name

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Setup & Monthly Fees

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Proposed Monthly Payment

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Estimated Program Duration

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Accounts Included

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Creditor Concessions (as represented by the agency)

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Accreditation / Affiliation

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Cancellation Terms

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Notes

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*This is a general-purpose template for your own use. It is not a substitute for legal, financial, or tax advice.*

## How to Use This Credit Counseling / DMP Comparison Worksheet

### When to Use It

You're comparing credit counseling agencies or DMP proposals. Review each field carefully and adapt it to your specific situation before sending or using it.

### Step-by-Step Instructions

1. Copy the comparison column once for each agency you're evaluating.
2. Fill in the fees, proposed payment, and program duration the agency discloses.
3. Note the agency's accreditation and affiliation (such as NFCC or FCAA membership).
4. Compare your completed columns before enrolling.

### What to Do With It Once Complete

Bring this worksheet to each credit counseling consultation and complete a column per agency before choosing.

**Important:** Record exactly what each agency represents to you — this worksheet does not independently verify or guarantee any agency's stated terms.

**Related guide:** Credit Counseling & Debt Management Plans — <https://www.reliefguardian.com/debt-solutions/credit-counseling>