

Is face-to-face credit counseling a better option than telephone counseling?

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Almost all credit counseling takes place by telephone these days. Our members and those of the NFCC still offer face-to-face counseling but there is little demand. Consumers generally don't want to take the time and effort to arrange a face-to-face session; they would rather do it by phone – cheaper, easier, and faster. And, the depth and quality of a telephone counseling session has been shown to be as effective as a face-to-face session. The percentage of face-to-face counseling sessions overall is less than 1% of the total number of counseling sessions conducted today.