

PROGRAM LISTING

GUIDEWELL FINANCIAL SOLUTIONS, WILMINGTON

AGENCY: GUIDEWELL FINANCIAL SOLUTIONS OF MARYLAND & DELAWARE

OVERVIEW: Provides debt counseling, a money management program, housing counseling and other services for those needing assistance with personal finances. Also offers educational presentations to the general public on financial matters.

SERVICES:

- 1) FINANCIAL COUNSELING HOTLINE: Offers assistance with questions about any financial concern and will refer individuals if necessary. Hotline is free and open to all Maryland residents, regardless of income.
- 2) DEBT COUNSELING: Provides counselors who offer advice on how to manage money to avoid debt. Contact hotline.
- 3) DEBT MANAGEMENT PROGRAM: Counselors contact client's creditors and assist client in developing a plan to pay down debt. Client sends consolidated monthly payments to CCCS, who pays creditors on behalf of client. Clients must turn in all credit cards to be destroyed. Contact hotline.
- 4) EDUCATIONAL PRESENTATIONS: Offers presentations on money management and reducing debt to community groups, religious organizations, employers and students. Call 410-747-2050 for information.
- 5) PRE-BANKRUPTCY COUNSELING: Provides pre-bankruptcy counseling to individuals. Fees are \$14.95 charge for individuals, \$19.95 for joint for the bankruptcy eligibility certificate that is valid for 6 months only. Licensed in Maryland, Delaware, Washington, D.C., Virginia, Pennsylvania, New Jersey, and New York.
- 6) PRE-DISCHARGE EDUCATION: Offers pre-discharged education to individuals. Fees are \$50 charge for individuals, \$75 for joint education class. Also available online at www.cccs-inc.org. Licensed in Maryland, Delaware, Washington, D.C., Virginia, Pennsylvania, New Jersey, and New York.
- 7) FIRST-TIME HOMEBUYER SERVICES: Offers online homebuyer certificate program, workshops and counseling. Offers Pre-Purchase Education Certificate program, Homebuyer Pre-Purchase Group Workshops, and Pre-Purchase One-on-One Counseling.
- 8) HOUSING COUNSELING: Provides free counseling towards mortgage delinquency prevention, loss mitigation, foreclosure prevention. No fee. Also offers pre-purchase education classes. No fee.
- 9) REVERSE MORTGAGE COUNSELING: Offers counseling in-person or by phone, fee of \$125. Licensed in Maryland, Delaware, Washington, D.C., Virginia, Pennsylvania, New Jersey, and New York.
- 10) STUDENT LOAN COUNSELING: Assists with basic understanding of student loan payment process. Helps individuals apply for deferment or forbearance, loan consolidation, modified payment and/or forgiveness/cancellation of a loan. Fee is \$99.

CONTACT INFORMATION:

Main:
800-642-2227

Educational Presentations Info:
410-747-2050

Housing Counseling:
866-731-8486

Fax:
302-996-5499

TTY:
301-470-1551

Main:
info@guidewellfs.org

Main Contact:
name: Devon Hyde
email: info@guidewellfs.org
phone: 410-747-2050 EX 2004

Senior Worker:
name: Devon Hyde
email: dhyde@guidewellfs.org
phone: 410-747-2050 EX 2004

Website:
www.guidewellfs.org

LOCATION(S):

2055 Limestone Road
Wilmington, DE 19808

COMPANY INFORMATION:

Agency: [Guidewell Financial Solutions of Maryland & Delaware](#)

Languages Available: Accomodations possible.

Payment Description: No counseling or set up fee. \$8 per creditor for a maximum of \$30/monthly. See notes for other fees.

Intake and Eligibility: Adults ages 18 and older. Client must have a source of income.

Areas Served:
Caroline County
Dorchester County
Kent County
Cecil County
Queen Annes County
Somerset County
Talbot County
Wicomico County
Worcester County

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