



FOR IMMEDIATE RELEASE

Contact: Linda Daves
InCharge Institute of America
(407) 532-5599
mediarelations@incharge.org

InCharge® Institute Expands Personal Finance Education Offerings with Addition of Housing Counseling Service

InCharge® Housing Counseling (IHC) – formerly Cogent Financial Solutions Corp. – provides a variety of homebuyer, homeowner and landlord counseling services

(ORLANDO, Fla.) December 18, 2006 – InCharge® Institute, a national nonprofit organization specializing in personal finance education and credit counseling, has expanded its family of financial counseling services to include housing counseling for homeowners and landlords – an important addition as many homeowners struggle with making wise decisions for what is often the largest and most important purchase of one’s life.

InCharge Housing Counseling (IHC), formerly known as Cogent Financial Solutions Corp., has joined the InCharge family to offer housing counseling services to homeowners, homebuyers, residential tenants and landlords. IHC will specialize in homebuyer and landlord education; homeowner counseling services on loss mitigation, mortgage delinquency and default resolution; predatory lending counseling and renter assistance programs.

“The inclusion of housing counseling within the InCharge family is quite an important one, considering the impact homeownership can have on one’s life,” noted Robert Barrett, president and CEO of InCharge Institute. “While traditional credit counseling tends to focus more on unsecured debt, such as credit card debt, mortgage and housing costs are a vital part of the equation. The ability to offer both housing counseling and credit counseling under one roof is quite important, and will certainly be a benefit to our clients.”

“Helping people achieve the ‘American dream’ – there’s just nothing more gratifying,” says Guy R. Brock, president of InCharge Housing Counseling. “An awareness of mortgage and housing issues gives consumers a solid basis from which to build their financial future.”

For more information on InCharge Institute or InCharge Housing Counseling, please visit www.incharge.org or www.inchargehousing.org.

Headquartered in Orlando, Florida, InCharge® Institute of America, Inc., is a national nonprofit organization with affiliates specializing in personal finance education, research and credit counseling. InCharge® Education Foundation, Inc., publishes YOUNG MONEY® magazine and Military Money® magazine and offers basic financial management education to clients and the general public. InCharge® Debt Solutions provides professional credit counseling and financial education services to consumers and is a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA). For additional information, visit www.incharge.org.