



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
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1.800.922.1594 (toll free in SC)

FOR IMMEDIATE RELEASE

Credit Counseling Report: Average Consumer Debt Nearly \$16,000

Columbia, SC...The South Carolina Department of Consumer Affairs (SCDCA) is releasing its annual report on Consumer Credit Counseling Organizations, giving a snapshot of consumer debt in the state.

During calendar year 2013, credit counseling organizations distributed **more than \$43 million** to consumer's creditors. The average amount of debt per consumer enrolling in a credit counseling program was **\$15,789**. With this information in mind, SCDCA wants consumers, including those who might have over-spent, to be on the lookout for debt collection scams. Differentiating between a legitimate debt collection attempt and a fake one can often be difficult. When fielding calls, texts, or e-mails from an alleged debt collector, **remember:**

- Scare tactics, use of foul language, and typos or grammatical errors in correspondence are all red flags.
- Ask for written proof of the debt. Debt collectors are required by law to provide this to a consumer upon request.
- Consumers should check their credit report for the debt. If the debt is not listed, it is probably a scam.
- Never release personal or financial information to someone you do not know.

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit www.consumer.sc.gov or call toll-free, 1.800.922.1594.

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