

HEMAP Consumer Credit Counseling Agencies

ADAMS County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA
(call for details)
Lemoyne, PA 17043
888-511-2227 717-541-4670

PathStone Corporation
2150 Carlisle Rd
Aspers, PA 17304
717-677-6150 717-264-5913

Maranatha
117 W. 3rd Street
Waynesboro, PA 17268
717-261-0960

PA Interfaith Community Programs Inc
40 E High St
Gettysburg, PA 17325
717-334-1518 x268 717-334-1518 x228

ALLEGHENY County

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Advantage Credit Counseling Service/CCCS of Western PA
River Park Commons
2403 Sidney St, Suite 400
Pittsburgh, PA 15203
412-390-1335 888-511-2227

Blueprints (formerly Community Action Southwest)
58 East Greene St
Waynesburg, PA 15370
724-852-2893

Garfield Jubilee Associates
5138 Penn Ave
Pittsburgh, PA 15224
412-665-5200

NeighborWorks of Western Pennsylvania
710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

ACTION-Housing, Inc
611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

Blueprints (formerly Community Action Southwest)
150 West Beau St
Suite 304
Washington, PA 15301
724-225-9550 412-627-7713

Housing Opportunities of Beaver County
282 East End Avenue
Beaver, PA 15009
724-728-7511

ARMSTRONG County

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Advantage Credit Counseling Service/CCCS of Western PA
Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

NeighborWorks of Western Pennsylvania
710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

Indiana Co. Community Action Program
827 Water St
Box 187
Indiana, PA 15701
724-465-2657

HEMAP Consumer Credit Counseling Agencies

BEAVER County

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ACTION-Housing, Inc

611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

Housing Opportunities of Beaver County

282 East End Avenue
Beaver, PA 15009
724-728-7511

NeighborWorks of Western Pennsylvania

710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

BEDFORD County

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Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

BERKS County

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Budget Counseling Center

247 North Fifth St
Reading, PA 19601
610-375-7866 610-376-6571

Community Action Committee of the Lehigh Valley

1337 East Fifth St
Bethlehem, PA 18015
610-691-5620 484-893-1036

Schuylkill Community Action

225 N. Centre St
Pottsville, PA 17901
570-622-1995

BLAIR County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA (call for details)

State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

Blair County Community Action Agency

2100 6th Ave, Suite 102
PO Box 1833
Altoona, PA 16602
814-946-3651

HEMAP Consumer Credit Counseling Agencies

BRADFORD County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

Trehab Center of Northeastern PA

147 Oak Ridge Dr
Towanda, PA 18848
570-265-6133 800-982-4045

BUCKS County

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Affordable Housing Centers of PA

846 North Broad St
1st Floor
Philadelphia, PA 19130
215-765-1221

American Credit Counseling Institute (ACCI)

603 Swede St
Norristown, PA 19401
484-927-2229 484-427-2229

Clarifi

710 N Lincoln St
Unit 118
Wilmington, DE 19805
215-563-5665

Clarifi/CCCS of Delaware Valley

1608 Walnut St
10th Floor
Philadelphia, PA 19107
215-563-5665

Clarifi/CCCS of Delaware Valley

7340 Jackson St
Philadelphia, PA 19136
215-563-5665

Clarifi/CCCS of Delaware Valley

1410 West Erie Ave
Office #122
Philadelphia, PA 19140
215-563-5665

Community Action Committee of the Lehigh Valley

1337 East Fifth St
Bethlehem, PA 18015
610-691-5620 484-893-1036

American Credit Alliance

2 South Delmorr Ave
Morrisville, PA 19067
215-295-7195

Clarifi

1060 Kings Highway North
Suite 315
Cherry Hill, NJ 08034
215-563-5665

Clarifi

YMCA of Burlington & Camden Counties
302 Commerce Square Blvd
Burlington, NJ 08016
800-989-2227

Clarifi/CCCS of Delaware Valley

770 E Market St
Suite 190
West Chester, PA 19382
215-563-5665

Clarifi/CCCS of Delaware Valley

101 Greenwood Ave
Suite 340
Jenkintown, PA 19046
215-563-5665

Clarifi/CCCS of Delaware Valley

100 Levittown Pkwy
2nd Floor
Levittown, PA 19054
215-563-5665

Credit Counseling Center

832 Second Street Pk
Richboro, PA 18954
215-348-8003 877-900-4222

HEMAP Consumer Credit Counseling Agencies

BUCKS County

(Continued...)

Report last updated: 12/03/2025 09:43 AM

Credit Counseling Center

11 Welden Drive
Suite 200
Doylestown, PA 18901
215-348-8003 877-900-4222

Diversified Community Services - Dixon House

1920 South 20th St
Philadelphia, PA 19145
215-336-3511

HACE

4907 Frankford Ave
Philadelphia, PA 19124
215-437-7867

New Kensington Community Development Corp

2771 Ruth St
Ste 1
Philadelphia, PA 19134
215-427-0350

Urban League of Philadelphia

121 S Broad St
9th Floor
Philadelphia, PA 19107
215-985-3220

BUTLER County

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Advantage Credit Counseling Service/CCCS of Western PA

River Park Commons
2403 Sidney St, Suite 400
Pittsburgh, PA 15203
412-390-1335 888-511-2227

Butler County Homeownership Program under

direction of Housing Authority of Butler County
114 Woody Dr
Butler, PA 16001
724-287-6797

CAMBRIA County

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Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

Credit Counseling Center

208 Levittown Parkway
Levittown, PA 19054
215-348-8003 877-900-4222

HACE

167 W Allegheny Ave
2nd Floor
Philadelphia, PA 19140
215-426-8025

Intercultural Family Services, Inc.

4225 Chestnut St
Philadelphia, PA 19104
215-386-1298

Northwest Counseling Service

6521 North Broad St
Philadelphia, PA 19126
215-324-7500 215-275-3444

ACTION-Housing, Inc

611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

NeighborWorks of Western Pennsylvania

710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

Indiana Co. Community Action Program

827 Water St
Box 187
Indiana, PA 15701
724-465-2657

HEMAP Consumer Credit Counseling Agencies

CAMERON County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)

State College, PA 16801

888-511-2227

CARBON County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St

Pittston, PA 18640

888-511-2227

Commission on Economic Opportunity - Luzerne Co.

165 Amber Ln

Wilkes-Barre, PA 18702

570-826-0510 x216 800-822-0359

Community Action Committee of the Lehigh Valley

1337 East Fifth St

Bethlehem, PA 18015

610-691-5620 484-893-1036

Schuylkill Community Action

225 N. Centre St

Pottsville, PA 17901

570-622-1995

CENTRE County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)

State College, PA 16801

888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)

Williamsport, PA 17701

888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza

917 A Logan Blvd

Altoona, PA 16602

888-511-2227

Community Progress Council

226 E. College Ave

York, PA 17403

717-846-4600

PA Interfaith Community Programs Inc.

630 Lincoln St

Milton, PA 17847

570-742-3399 717-314-1518 x228

Temporary Housing Foundation operating as

THE HOME Foundation

226 E Nittany Ave

State College, PA 16801

814-954-4215 814-933-8471

CHESTER County

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Affordable Housing Centers of PA

846 North Broad St

1st Floor

Philadelphia, PA 19130

215-765-1221

American Credit Counseling Institute (ACCI)

603 Swede St

Norristown, PA 19401

484-927-2229 484-427-2229

APM - Association of Puerto Ricans on the March

600 W Diamond St

Philadelphia, PA 19122

215-235-6070

Budget Counseling Center

247 North Fifth St

Reading, PA 19601

610-375-7866 610-376-6571

HEMAP Consumer Credit Counseling Agencies

CHESTER County

(Continued...)

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Clarifi

1060 Kings Highway North
Suite 315
Cherry Hill, NJ 08034
215-563-5665

Clarifi

YMCA of Burlington & Camden Counties
302 Commerce Square Blvd
Burlington, NJ 08016
800-989-2227

Clarifi/CCCS of Delaware Valley

1608 Walnut St
10th Floor
Philadelphia, PA 19107
215-563-5665

Clarifi/CCCS of Delaware Valley

7340 Jackson St
Philadelphia, PA 19136
215-563-5665

Clarifi/CCCS of Delaware Valley

1410 West Erie Ave
Office #122
Philadelphia, PA 19140
215-563-5665

Diversified Community Services - Dixon House

1920 South 20th St
Philadelphia, PA 19145
215-336-3511

HACE

4907 Frankford Ave
Philadelphia, PA 19124
215-437-7867

Media Fellowship House

302 South Jackson St
Media, PA 19063
610-565-0434

Northwest Counseling Service

6521 North Broad St
Philadelphia, PA 19126
215-324-7500 215-275-3444

Phila Council For Community Advancement

1617 John F Kennedy Blvd
Suite 1550
Philadelphia, PA 19103
215-567-7803

Clarifi

710 N Lincoln St
Unit 118
Wilmington, DE 19805
215-563-5665

Clarifi

8600 West Chester Pike
Suite 207
Upper Darby, PA 19086
215-563-5665

Clarifi/CCCS of Delaware Valley

770 E Market St
Suite 190
West Chester, PA 19382
215-563-5665

Clarifi/CCCS of Delaware Valley

101 Greenwood Ave
Suite 340
Jenkintown, PA 19046
215-563-5665

Clarifi/CCCS of Delaware Valley

100 Levittown Pkwy
2nd Floor
Levittown, PA 19054
215-563-5665

HACE

167 W Allegheny Ave
2nd Floor
Philadelphia, PA 19140
215-426-8025

Intercultural Family Services, Inc.

4225 Chestnut St
Philadelphia, PA 19104
215-386-1298

New Kensington Community Development Corp

2771 Ruth St
Ste 1
Philadelphia, PA 19134
215-427-0350

PathStone Corporation

648 Buena Vista Dr
Kennett Square, PA 19348
610-925-5600 717-264-5913

Tenfold

308 E King St
Lancaster, PA 17602
717-397-5182 800-788-5062

HEMAP Consumer Credit Counseling Agencies

CHESTER County

(Continued...)

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Urban League of Philadelphia

121 S Broad St
9th Floor
Philadelphia, PA 19107
215-985-3220

CLARION County

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Advantage Credit Counseling Service/CCCS of Western PA

River Park Commons
2403 Sidney St, Suite 400
Pittsburgh, PA 15203
412-390-1335 888-511-2227

CLEARFIELD County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

Community Progress Council

226 E. College Ave
York, PA 17403
717-846-4600

Indiana Co. Community Action Program

827 Water St
Box 187
Indiana, PA 15701
724-465-2657

Temporary Housing Foundation operating as

THE HOME Foundation
226 E Nittany Ave
State College, PA 16801
814-954-4215 814-933-8471

CLINTON County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

Community Progress Council

226 E. College Ave
York, PA 17403
717-846-4600

PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

Temporary Housing Foundation operating as

THE HOME Foundation
226 E Nittany Ave
State College, PA 16801
814-954-4215 814-933-8471

HEMAP Consumer Credit Counseling Agencies

COLUMBIA County

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401 Laurel St
Pittston, PA 18640
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

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Williamsport, PA 17701
888-511-2227

PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

CRAWFORD County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Erie, PA 16509
888-511-2227

Center for Family Services, Inc.

213 Center St
Meadville, PA 16335
814-337-8450

Greater Erie Community Action Committee

18 West 9th St
Erie, PA 16501
814-459-4581 x410

Shenango Valley Urban League, Inc.

601 Indiana Ave
Farrell, PA 16121
724-981-5310

CUMBERLAND County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Lemoyne, PA 17043
888-511-2227 717-541-4670

Maranatha

117 W. 3rd Street
Waynesboro, PA 17268
717-261-0960

PathStone Corporation

1625 North Front St
Harrisburg, PA 17102
717-234-6616

PathStone Corporation

450 Cleveland Ave
Chambersburg, PA 17201
717-264-5913

PA Interfaith Community Programs Inc

40 E High St
Gettysburg, PA 17325
717-334-1518 x268 717-334-1518 x228

DAUPHIN County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Lemoyne, PA 17043
888-511-2227 717-541-4670

PathStone Corporation

1625 North Front St
Harrisburg, PA 17102
717-234-6616

HEMAP Consumer Credit Counseling Agencies

DELAWARE County

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Affordable Housing Centers of PA

846 North Broad St
1st Floor
Philadelphia, PA 19130
215-765-1221

American Credit Counseling Institute (ACCI)

6800 Market St
1st Floor
Upper Darby, PA 19082
484-927-2229

Clarifi

1060 Kings Highway North
Suite 315
Cherry Hill, NJ 08034
215-563-5665

Clarifi

YMCA of Burlington & Camden Counties
302 Commerce Square Blvd
Burlington, NJ 08016
800-989-2227

Clarifi/CCCS of Delaware Valley

1608 Walnut St
10th Floor
Philadelphia, PA 19107
215-563-5665

Clarifi/CCCS of Delaware Valley

7340 Jackson St
Philadelphia, PA 19136
215-563-5665

Clarifi/CCCS of Delaware Valley

1410 West Erie Ave
Office #122
Philadelphia, PA 19140
215-563-5665

Diversified Community Services - Dixon House

1920 South 20th St
Philadelphia, PA 19145
215-336-3511

HACE

4907 Frankford Ave
Philadelphia, PA 19124
215-437-7867

American Credit Counseling Institute (ACCI)

603 Swede St
Norristown, PA 19401
484-927-2229 484-427-2229

APM - Association of Puerto Ricans on the March

600 W Diamond St
Philadelphia, PA 19122
215-235-6070

Clarifi

710 N Lincoln St
Unit 118
Wilmington, DE 19805
215-563-5665

Clarifi

8600 West Chester Pike
Suite 207
Upper Darby, PA 19086
215-563-5665

Clarifi/CCCS of Delaware Valley

770 E Market St
Suite 190
West Chester, PA 19382
215-563-5665

Clarifi/CCCS of Delaware Valley

101 Greenwood Ave
Suite 340
Jenkintown, PA 19046
215-563-5665

Clarifi/CCCS of Delaware Valley

100 Levittown Pkwy
2nd Floor
Levittown, PA 19054
215-563-5665

HACE

167 W Allegheny Ave
2nd Floor
Philadelphia, PA 19140
215-426-8025

Intercultural Family Services, Inc.

4225 Chestnut St
Philadelphia, PA 19104
215-386-1298

HEMAP Consumer Credit Counseling Agencies

DELAWARE County

(Continued...)

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Media Fellowship House

302 South Jackson St
Media, PA 19063
610-565-0434

New Kensington Community Development Corp

2771 Ruth St
Ste 1
Philadelphia, PA 19134
215-427-0350

Northwest Counseling Service

6521 North Broad St
Philadelphia, PA 19126
215-324-7500 215-275-3444

PathStone Corporation

648 Buena Vista Dr
Kennett Square, PA 19348
610-925-5600 717-264-5913

Phila Council For Community Advancement

1617 John F Kennedy Blvd
Suite 1550
Philadelphia, PA 19103
215-567-7803

Urban League of Philadelphia

121 S Broad St
9th Floor
Philadelphia, PA 19107
215-985-3220

West Oak Lane CDC

1624 Wadsworth Ave
Philadelphia, PA 19150
215-224-8339

ELK County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Erie, PA 16509
888-511-2227

Indiana Co. Community Action Program

827 Water St
Box 187
Indiana, PA 15701
724-465-2657

Warren-Forest Counties Economic Opportunity Council

1209 Pennsylvania Ave, West
PO Box 547
Warren, PA 16365
814-726-2400 x103

ERIE County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Erie, PA 16509
888-511-2227

Greater Erie Community Action Committee

18 West 9th St
Erie, PA 16501
814-459-4581 x410

HEMAP Consumer Credit Counseling Agencies

FAYETTE County

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Advantage Credit Counseling Service/CCCS of Western PA

1 North Gate Square
#2 Garden Center Dr
Greensburg, PA 15601
888-511-2227

ACTION-Housing, Inc

611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

Blueprints (formerly Community Action Southwest)

58 East Greene St
Waynesburg, PA 15370
724-852-2893

Blueprints (formerly Community Action Southwest)

150 West Beau St
Suite 304
Washington, PA 15301
724-225-9550 412-627-7713

Fayette Co. Community Action Agency, Inc.

108 North Beeson Ave
Uniontown, PA 15401
724-437-6050 724-430-6447

NeighborWorks of Western Pennsylvania

710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

FOREST County

Report last updated: 12/03/2025 09:43 AM

Warren-Forest Counties Economic Opportunity Council

1209 Pennsylvania Ave, West
PO Box 547
Warren, PA 16365
814-726-2400 x103

FRANKLIN County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Lemoyne, PA 17043
888-511-2227 717-541-4670

Maranatha

117 W. 3rd Street
Waynesboro, PA 17268
717-261-0960

PathStone Corporation

450 Cleveland Ave
Chambersburg, PA 17201
717-264-5913

PA Interfaith Community Programs Inc

40 E High St
Gettysburg, PA 17325
717-334-1518 x268 717-334-1518 x228

FULTON County

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Maranatha

117 W. 3rd Street
Waynesboro, PA 17268
717-261-0960

HEMAP Consumer Credit Counseling Agencies

GREENE County

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Advantage Credit Counseling Service/CCCS of Western PA

1 North Gate Square
#2 Garden Center Dr
Greensburg, PA 15601
888-511-2227

ACTION-Housing, Inc

611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

Blueprints (formerly Community Action Southwest)

58 East Greene St
Waynesburg, PA 15370
724-852-2893

Blueprints (formerly Community Action Southwest)

150 West Beau St
Suite 304
Washington, PA 15301
724-225-9550 412-627-7713

HUNTINGDON County

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Advantage Credit Counseling Service/CCCS of Northeastern PA (call for details)

State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

INDIANA County

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Advantage Credit Counseling Service/CCCS of Western PA

1 North Gate Square
#2 Garden Center Dr
Greensburg, PA 15601
888-511-2227

Indiana Co. Community Action Program

827 Water St
Box 187
Indiana, PA 15701
724-465-2657

NeighborWorks of Western Pennsylvania

710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

JEFFERSON County

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Advantage Credit Counseling Service/CCCS of Western PA

River Park Commons
2403 Sidney St, Suite 400
Pittsburgh, PA 15203
412-390-1335 888-511-2227

Community Progress Council

226 E. College Ave
York, PA 17403
717-846-4600

Indiana Co. Community Action Program

827 Water St
Box 187
Indiana, PA 15701
724-465-2657

Temporary Housing Foundation operating as

THE HOME Foundation
226 E Nittany Ave
State College, PA 16801
814-954-4215 814-933-8471

HEMAP Consumer Credit Counseling Agencies

JUNIATA County

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Advantage Credit Counseling Service/CCCS of Northeastern PA
(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA
Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

Community Progress Council
226 E. College Ave
York, PA 17403
717-846-4600

PA Interfaith Community Programs Inc.
630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

Temporary Housing Foundation operating as
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226 E Nittany Ave
State College, PA 16801
814-954-4215 814-933-8471

LACKAWANNA County

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Advantage Credit Counseling Service/CCCS of Northeastern PA
401 Laurel St
Pittston, PA 18640
888-511-2227

NeighborWorks Northeastern Pennsylvania
(formerly Neighborhood Housing Svcs - Lackawanna)
815 Smith Street
Scranton, PA 18508
570-558-2490

LANCASTER County

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American Credit Counseling Institute (ACCI)
603 Swede St
Norristown, PA 19401
484-927-2229 484-427-2229

Base, Inc.
447 South Prince St
Lancaster, PA 17603
717-392-5467

Tenfold
308 E King St
Lancaster, PA 17602
717-397-5182 800-788-5062

LAWRENCE County

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Housing Opportunities of Beaver County
282 East End Avenue
Beaver, PA 15009
724-728-7511

NeighborWorks of Western Pennsylvania
710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

Shenango Valley Urban League, Inc.
601 Indiana Ave
Farrell, PA 16121
724-981-5310

HEMAP Consumer Credit Counseling Agencies

LEBANON County

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Advantage Credit Counseling Service/CCCS of Western PA
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Lemoyne, PA 17043
888-511-2227 717-541-4670

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Pottsville, PA 17901
570-622-1995

Tenfold
308 E King St
Lancaster, PA 17602
717-397-5182 800-788-5062

LEHIGH County

Report last updated: 12/03/2025 09:43 AM

Alliance for Building Communities, Inc.
532 W. Walnut Street
Allentown, PA 18101
610-439-7007

Community Action Committee of the Lehigh Valley
1337 East Fifth St
Bethlehem, PA 18015
610-691-5620 484-893-1036

Schuylkill Community Action
225 N. Centre St
Pottsville, PA 17901
570-622-1995

LUZERNE County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA
401 Laurel St
Pittston, PA 18640
888-511-2227

Commission on Economic Opportunity - Luzerne Co.
165 Amber Ln
Wilkes-Barre, PA 18702
570-826-0510 x216 800-822-0359

NeighborWorks Northeastern Pennsylvania
(formerly Neighborhood Housing Svcs - Lackawanna)
815 Smith Street
Scranton, PA 18508
570-558-2490

Schuylkill Community Action
225 N. Centre St
Pottsville, PA 17901
570-622-1995

LYCOMING County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA
401 Laurel St
Pittston, PA 18640
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA
(call for details)
Williamsport, PA 17701
888-511-2227

PA Interfaith Community Programs Inc.
630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

HEMAP Consumer Credit Counseling Agencies

MCKEAN County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA
(call for details)
Erie, PA 16509
888-511-2227

Warren-Forest Counties Economic Opportunity Council
1209 Pennsylvania Ave, West
PO Box 547
Warren, PA 16365
814-726-2400 x103

MERCER County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA
River Park Commons
2403 Sidney St, Suite 400
Pittsburgh, PA 15203
412-390-1335 888-511-2227

Center for Family Services, Inc.
213 Center St
Meadville, PA 16335
814-337-8450

Shenango Valley Urban League, Inc.
601 Indiana Ave
Farrell, PA 16121
724-981-5310

MIFFLIN County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA
(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA
(call for details)
Williamsport, PA 17701
888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA
Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

Community Progress Council
226 E. College Ave
York, PA 17403
717-846-4600

Temporary Housing Foundation operating as
THE HOME Foundation
226 E Nittany Ave
State College, PA 16801
814-954-4215 814-933-8471

MONROE County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA
401 Laurel St
Pittston, PA 18640
888-511-2227

Community Action Committee of the Lehigh Valley
1337 East Fifth St
Bethlehem, PA 18015
610-691-5620 484-893-1036

NeighborWorks Northeastern Pennsylvania
(formerly Neighborhood Housing Svcs - Lackawanna)
815 Smith Street
Scranton, PA 18508
570-558-2490

HEMAP Consumer Credit Counseling Agencies

MONTGOMERY County

Report last updated: 12/03/2025 09:43 AM

Affordable Housing Centers of PA

846 North Broad St
1st Floor
Philadelphia, PA 19130
215-765-1221

American Credit Counseling Institute (ACCI)

603 Swede St
Norristown, PA 19401
484-927-2229 484-427-2229

Clarifi

1060 Kings Highway North
Suite 315
Cherry Hill, NJ 08034
215-563-5665

Clarifi

YMCA of Burlington & Camden Counties
302 Commerce Square Blvd
Burlington, NJ 08016
800-989-2227

Clarifi/CCCS of Delaware Valley

1608 Walnut St
10th Floor
Philadelphia, PA 19107
215-563-5665

Clarifi/CCCS of Delaware Valley

7340 Jackson St
Philadelphia, PA 19136
215-563-5665

Clarifi/CCCS of Delaware Valley

1410 West Erie Ave
Office #122
Philadelphia, PA 19140
215-563-5665

Credit Counseling Center

832 Second Street Pk
Richboro, PA 18954
215-348-8003 877-900-4222

Credit Counseling Center

208 Levittown Parkway
Levittown, PA 19054
215-348-8003 877-900-4222

American Credit Alliance

2 South Delmorr Ave
Morrisville, PA 19067
215-295-7195

American Credit Counseling Institute (ACCI)

100 Porter Rd
Suite 108
Pottstown, PA 19464
484-427-2229

Clarifi

710 N Lincoln St
Unit 118
Wilmington, DE 19805
215-563-5665

Clarifi

8600 West Chester Pike
Suite 207
Upper Darby, PA 19086
215-563-5665

Clarifi/CCCS of Delaware Valley

770 E Market St
Suite 190
West Chester, PA 19382
215-563-5665

Clarifi/CCCS of Delaware Valley

101 Greenwood Ave
Suite 340
Jenkintown, PA 19046
215-563-5665

Clarifi/CCCS of Delaware Valley

100 Levittown Pkwy
2nd Floor
Levittown, PA 19054
215-563-5665

Credit Counseling Center

11 Welden Drive
Suite 200
Doylestown, PA 18901
215-348-8003 877-900-4222

Intercultural Family Services, Inc.

4225 Chestnut St
Philadelphia, PA 19104
215-386-1298

HEMAP Consumer Credit Counseling Agencies

MONTGOMERY County

(Continued...)

Report last updated: 12/03/2025 09:43 AM

Media Fellowship House

302 South Jackson St
Media, PA 19063
610-565-0434

Northwest Counseling Service

6521 North Broad St
Philadelphia, PA 19126
215-324-7500 215-275-3444

Phila Council For Community Advancement

1617 John F Kennedy Blvd
Suite 1550
Philadelphia, PA 19103
215-567-7803

West Oak Lane CDC

1624 Wadsworth Ave
Philadelphia, PA 19150
215-224-8339

MONTOUR County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

NORTHAMPTON County

Report last updated: 12/03/2025 09:43 AM

Community Action Committee of the Lehigh Valley

1337 East Fifth St
Bethlehem, PA 18015
610-691-5620 484-893-1036

NORTHUMBERLAND County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

Schuylkill Community Action

225 N. Centre St
Pottsville, PA 17901
570-622-1995

HEMAP Consumer Credit Counseling Agencies

PERRY County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA
(call for details)
Lemoyne, PA 17043
888-511-2227 717-541-4670

Maranatha
117 W. 3rd Street
Waynesboro, PA 17268
717-261-0960

PHILADELPHIA County

Report last updated: 12/03/2025 09:43 AM

Affordable Housing Centers of PA
846 North Broad St
1st Floor
Philadelphia, PA 19130
215-765-1221

American Credit Counseling Institute (ACCI)
6800 Market St
1st Floor
Upper Darby, PA 19082
484-927-2229

APM - Association of Puerto Ricans on the March
600 W Diamond St
Philadelphia, PA 19122
215-235-6070

Center in the Park
5818 Germantown Ave
Philadelphia, PA 19144
215-848-7722

Clarifi
1060 Kings Highway North
Suite 315
Cherry Hill, NJ 08034
215-563-5665

Clarifi
710 N Lincoln St
Unit 118
Wilmington, DE 19805
215-563-5665

Clarifi
YMCA of Burlington & Camden Counties
302 Commerce Square Blvd
Burlington, NJ 08016
800-989-2227

Clarifi
8600 West Chester Pike
Suite 207
Upper Darby, PA 19086
215-563-5665

Clarifi/CCCS of Delaware Valley
1608 Walnut St
10th Floor
Philadelphia, PA 19107
215-563-5665

Clarifi/CCCS of Delaware Valley
770 E Market St
Suite 190
West Chester, PA 19382
215-563-5665

Clarifi/CCCS of Delaware Valley
7340 Jackson St
Philadelphia, PA 19136
215-563-5665

Clarifi/CCCS of Delaware Valley
101 Greenwood Ave
Suite 340
Jenkintown, PA 19046
215-563-5665

Clarifi/CCCS of Delaware Valley
1410 West Erie Ave
Office #122
Philadelphia, PA 19140
215-563-5665

Clarifi/CCCS of Delaware Valley
100 Levittown Pkwy
2nd Floor
Levittown, PA 19054
215-563-5665

Congreso
216 West Somerset St
Philadelphia, PA 19133
215-763-8870

Council of Spanish Speaking Organization - Elconcilio
141 E. Hunting Park Avenue
Philadelphia, PA 19124
215-627-3100

HEMAP Consumer Credit Counseling Agencies

PHILADELPHIA County

(Continued...)

Report last updated: 12/03/2025 09:43 AM

Credit Counseling Center

832 Second Street Pk
Richboro, PA 18954
215-348-8003 877-900-4222

Credit Counseling Center

208 Levittown Parkway
Levittown, PA 19054
215-348-8003 877-900-4222

Esperanza

4261 North 5th St
Philadelphia, PA 19140
215-324-0746

HACE

167 W Allegheny Ave
2nd Floor
Philadelphia, PA 19140
215-426-8025

Intercommunity Action, Inc

403 Rector St
Philadelphia, PA 19128
215-487-1750

Korean Community Development Services Center

6055 North 5th St
Philadelphia, PA 19120
215-276-8830

Mt. Airy, USA

6703 Germantown Ave
Suite 200
Philadelphia, PA 19119
215-844-6021

Norris Square Community Alliance

(formerly Norris Square Civic Association)
174 Diamond St
Philadelphia, PA 19122
215-426-8735

Partnership CDC

4020 Market St
Suite 100
Philadelphia, PA 19104
215-662-1612

Philadelphia Senior Center

509 South Broad St
Philadelphia, PA 19147
215-546-5879

Credit Counseling Center

11 Welden Drive
Suite 200
Doylestown, PA 18901
215-348-8003 877-900-4222

Diversified Community Services - Dixon House

1920 South 20th St
Philadelphia, PA 19145
215-336-3511

Greater Phila. Asian Social Service Ctr. (GPASS)

4943 North 5th St
Philadelphia, PA 19120
215-456-1662

HACE

4907 Frankford Ave
Philadelphia, PA 19124
215-437-7867

Intercultural Family Services, Inc.

4225 Chestnut St
Philadelphia, PA 19104
215-386-1298

Liberty Resources

112 N. 8th St
Suite 600
Philadelphia, PA 19107
215-634-2000

New Kensington Community Development Corp

2771 Ruth St
Ste 1
Philadelphia, PA 19134
215-427-0350

Northwest Counseling Service

6521 North Broad St
Philadelphia, PA 19126
215-324-7500 215-275-3444

Phila Council For Community Advancement

1617 John F Kennedy Blvd
Suite 1550
Philadelphia, PA 19103
215-567-7803

Southwest Community Development Corporation

6328 Paschall Ave
Philadelphia, PA 19142
215-729-0800

HEMAP Consumer Credit Counseling Agencies

PHILADELPHIA County

(Continued...)

Report last updated: 12/03/2025 09:43 AM

United Communities Southeast Philadelphia

2029 South 8th St
Philadelphia, PA 19148
215-468-1645

Urban League of Philadelphia

121 S Broad St
9th Floor
Philadelphia, PA 19107
215-985-3220

West Oak Lane CDC

1624 Wadsworth Ave
Philadelphia, PA 19150
215-224-8339

PIKE County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

NeighborWorks Northeastern Pennsylvania

(formerly Neighborhood Housing Svcs - Lackawanna)
815 Smith Street
Scranton, PA 18508
570-558-2490

POTTER County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

SCHUYLKILL County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

Budget Counseling Center

247 North Fifth St
Reading, PA 19601
610-375-7866 610-376-6571

Commission on Economic Opportunity - Luzerne Co.

165 Amber Ln
Wilkes-Barre, PA 18702
570-826-0510 x216 800-822-0359

Schuylkill Community Action

225 N. Centre St
Pottsville, PA 17901
570-622-1995

SNYDER County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

HEMAP Consumer Credit Counseling Agencies

SNYDER County

(Continued...)

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)

Lemoyne, PA 17043

888-511-2227 717-541-4670

PA Interfaith Community Programs Inc.

630 Lincoln St

Milton, PA 17847

570-742-3399 717-314-1518 x228

SOMERSET County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA

1 North Gate Square

#2 Garden Center Dr

Greensburg, PA 15601

888-511-2227

Fayette Co. Community Action Agency, Inc.

108 North Beeson Ave

Uniontown, PA 15401

724-437-6050 724-430-6447

SULLIVAN County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St

Pittston, PA 18640

888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)

Williamsport, PA 17701

888-511-2227

PA Interfaith Community Programs Inc.

630 Lincoln St

Milton, PA 17847

570-742-3399 717-314-1518 x228

Trehab Center of Northeastern PA

210 Center St

P.O. Box 389

Dushore, PA 18614

570-928-9668 800-982-4045

SUSQUEHANNA County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St

Pittston, PA 18640

888-511-2227

NeighborWorks Northeastern Pennsylvania

(formerly Neighborhood Housing Svcs - Lackawanna)

815 Smith Street

Scranton, PA 18508

570-558-2490

Trehab Center of Northeastern PA

109 Tiffany Dr

Montrose, PA 18801

570-221-6565 800-982-4045

TIOGA County

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Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St

Pittston, PA 18640

888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)

Williamsport, PA 17701

888-511-2227

HEMAP Consumer Credit Counseling Agencies

TIOGA County

(Continued...)

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PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

Trehab Center of Northeastern PA

115 Heartwood Ln
Wellsboro, PA 16901
570-724-2429

UNION County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
State College, PA 16801
888-511-2227

Advantage Credit Counseling Service/CCCS of Northeastern PA

(call for details)
Williamsport, PA 17701
888-511-2227

Advantage Credit Counseling Service/CCCS of Western PA

Royal Remax Plaza
917 A Logan Blvd
Altoona, PA 16602
888-511-2227

PA Interfaith Community Programs Inc.

630 Lincoln St
Milton, PA 17847
570-742-3399 717-314-1518 x228

VENANGO County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA

River Park Commons
2403 Sidney St, Suite 400
Pittsburgh, PA 15203
412-390-1335 888-511-2227

Center for Family Services, Inc.

213 Center St
Meadville, PA 16335
814-337-8450

Greater Erie Community Action Committee

18 West 9th St
Erie, PA 16501
814-459-4581 x410

WARREN County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Erie, PA 16509
888-511-2227

Greater Erie Community Action Committee

18 West 9th St
Erie, PA 16501
814-459-4581 x410

Warren-Forest Counties Economic Opportunity Council

1209 Pennsylvania Ave, West
PO Box 547
Warren, PA 16365
814-726-2400 x103

HEMAP Consumer Credit Counseling Agencies

WASHINGTON County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA

1 North Gate Square
#2 Garden Center Dr
Greensburg, PA 15601
888-511-2227

Blueprints (formerly Community Action Southwest)

58 East Greene St
Waynesburg, PA 15370
724-852-2893

ACTION-Housing, Inc

611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

Blueprints (formerly Community Action Southwest)

150 West Beau St
Suite 304
Washington, PA 15301
724-225-9550 412-627-7713

WAYNE County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

NeighborWorks Northeastern Pennsylvania

(formerly Neighborhood Housing Svcs - Lackawanna)
815 Smith Street
Scranton, PA 18508
570-558-2490

Trehab Center of Northeastern PA

100 4th St
Suite 20
Honesdale, PA 18431
570-253-8941 888-524-2107

WESTMORELAND County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Western PA

1 North Gate Square
#2 Garden Center Dr
Greensburg, PA 15601
888-511-2227

ACTION-Housing, Inc

611 William Penn Pl
Suite 800
Pittsburgh, PA 15219
412-281-2102 800-792-2801

Blueprints (formerly Community Action Southwest)

58 East Greene St
Waynesburg, PA 15370
724-852-2893

Blueprints (formerly Community Action Southwest)

150 West Beau St
Suite 304
Washington, PA 15301
724-225-9550 412-627-7713

Indiana Co. Community Action Program

827 Water St
Box 187
Indiana, PA 15701
724-465-2657

NeighborWorks of Western Pennsylvania

710 5th Ave
Suite 1000
Pittsburgh, PA 15219
412-281-9773

HEMAP Consumer Credit Counseling Agencies

WYOMING County

Report last updated: 12/03/2025 09:43 AM

Advantage Credit Counseling Service/CCCS of Northeastern PA

401 Laurel St
Pittston, PA 18640
888-511-2227

NeighborWorks Northeastern Pennsylvania

(formerly Neighborhood Housing Svcs - Lackawanna)
815 Smith Street
Scranton, PA 18508
570-558-2490

Commission on Economic Opportunity - Luzerne Co.

165 Amber Ln
Wilkes-Barre, PA 18702
570-826-0510 x216 800-822-0359

Trehab Center of Northeastern PA

109 Tiffany Dr
Montrose, PA 18801
570-221-6565 800-982-4045

YORK County

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Advantage Credit Counseling Service/CCCS of Western PA

(call for details)
Lemoyne, PA 17043
888-511-2227 717-541-4670

Community Progress Council

226 E. College Ave
York, PA 17403
717-846-4600

Base, Inc.

447 South Prince St
Lancaster, PA 17603
717-392-5467

PA Interfaith Community Programs Inc

40 E High St
Gettysburg, PA 17325
717-334-1518 x268 717-334-1518 x228

Tenfold

308 E King St
Lancaster, PA 17602
717-397-5182 800-788-5062