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## Credit Counseling Component Outline

1. The World of Credit Counseling
  - a. Nonprofit vs for-Profit - the good, the bad, and the ugly
  - b. Groundbreaking California law regulating nonprofit credit counseling agencies
  
2. What Quality, Holistic Credit Counseling Looks Like
  - a. AICCCA and NFCC - the only two credible industry associations
  - b. Details on best practices
  - c. EOUST criteria for credit counseling agencies under the proposed legislation
  
3. Myths About Credit Counseling being Perpetrated by Opponents of the Bankruptcy Bill
  - a. Lack of capacity
  - b. Skewing specific counseling session outcomes (will mention the The 2002 Credit Counseling Impact Study)
  
4. The Credit Counseling Industry Stance on the Proposed Legislation
  
5. Closing