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June 16, 2006

InCharge Education Foundation
Attn: Mitch Ronco
2101 Park Center Dr, Suite 310
Orlando, FL 32835

Dear Mitch,


We began offering the services of InCharge Debt Solutions to our membership as a complement to our in-house financial counseling program early in 2004. The service you have provided both myself and my members has exceeded everything in my past experiences as a financial counselor.

My only wish is that more of our members would take advantage of your services. Just this past week a member who called InCharge Debt Solutions wrote to me "I just wish that I would have taken advantage of this program before. I can not explain it. I feel like a veil has been lifted, and I can see clearly now." It's feedback like that that keeps a financial counselor's batteries charged.

I have been tremendously pleased with the quality and comprehensiveness of the personal financial education materials InCharge Education Foundation has provided to our member education program. As you are aware our core membership of postal workers has an aversion to electronic materials. The fact that your wonderful online education programs are available in print form adds increased value to our member education program.

If you are ever in need of a reference please feel free to provide my name and number. With all of the bad press the debt management industry receives more people should experience InCharge to see the positive side of our industry.

Sincerely,


Joan Burgess, AFC
Financial Counselor