



# Vermont

## Serving the Public, Private and Non-Profit Sectors

The New England Collectors Association representing Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont promotes lawful consumer debt collection for creditors and government. We serve members by providing education and training; promoting ethical professional conduct; and acting as a voice in business, legal, regulatory and legislative matters. Our members provide services to the following industries:

- Financial Services
- Banks / Credit Unions
- Colleges/Universities
- Government
- Healthcare / Medical
- Hospitals
- Telecommunications
- Utilities
- Professional Services
- Retail
- Non-Profit Organizations
- Small Business

## Vital to America and Vermont's Economies

### Economic Impact of Third-Party Debt Collection

	US 2013	US 2010	VT 2013	VT 2010
<b>Returning Assets</b>				
• Gross Revenue	\$55.2 B	\$55 B	\$18.5 M	\$28 M
<b>Providing Jobs</b>				
• Direct Jobs	136,110	148,272	42	68
• Total Jobs	231,241	302,000	71	118
<b>Making Payroll</b>				
• Direct Payroll	\$6.4 B	\$5 B	\$2 M	\$2 M
• Total Payroll	\$12.4 B	\$10.1 B	\$3 M	\$3 M
<b>Paying Taxes</b>				
• Direct State / Local	\$687 M	\$509 M	\$200,000	\$200,000
• Total State / Local	\$1.3 B	\$1 B	\$400,000	\$300,000
• Direct Federal	\$724 M	\$495 M	\$200,000	\$200,000
• Total Federal	\$1.3 B	\$970 M	\$400,000	\$330,000
<b>Philanthropy</b>				
• Ind. Volunteer Hours	1.9 M	–	600	–
• Co. Volunteer Hours	571,600	652,300	200	200
• Giving	\$130.5 M	\$85.2 M	\$44,000	\$19,000

Source: Ernst & Young, 2014 – [www.acainternational.org/impact](http://www.acainternational.org/impact)

Source: Ernst & Young, 2011

## Consumer Education

[Consumerdebt101.org](http://Consumerdebt101.org) is an invaluable resource for consumers on debt collection and their rights. [Consumerdebt101.org](http://Consumerdebt101.org) is available in English and Spanish. It's free with no registration required.

