What Is CARE?

Credit Abuse Resistance Education (CARE) is a 501(c)(3) national nonprofit organization dedicated to inspiring smart financial decision-making in young adults, high school students, and their families. Established in 2002, CARE seeks to prepare high school and college students to manage their personal finances so they can begin adulthood with fewer immediate limits on their future success. CARE is designed to coach high school students and young adults on how to responsibly use credit and other financial services they may need in life.

Our Story

Founded in 2002 by now-retired U.S. Bankruptcy Court Judge John C. Ninio II, CARE was created to teach high school and college students about the responsible use of credit and the consequences of credit card abuse. Judge Ninio grew the organization to have a national presence by helping other bankruptcy professionals start their own CARE programs across the nation. Now, 15 years after its creation, our organization recruits and trains professionals in the bankruptcy and other financial services fields, who are then invited to schools and other venues to teach the fundamentals of personal financial management.
Where Is CARE?
CARE has a national presence in the financial education space, with chapters and dedicated volunteers in half of the states, Washington, D.C., and Puerto Rico. Our goal is to have at least one active chapter in each of the 50 states, Washington, D.C., and Puerto Rico by 2020.

Our Needs
To reach our goals, CARE needs the support of both individuals and corporate partners alike. Our biggest need is recruiting new volunteers to expand our existing chapters and start new CARE chapters. We are also seeking corporate funding partners, individual donors and grant opportunities to meet the financial needs of our expansion and operations. Our services and resources are free to every teacher, student, and organization that requests them, which means we are 100% dependent on the generous gifts of our supporters to fund our organization.

Why Is CARE Unique?
What sets CARE apart from other financial education programs is its team of specialized volunteers, which consists of bankruptcy judges, lawyers, and financial professionals, who bring their real-life experiences working with individuals in financial distress into the classroom.