

Are you spending more than you make each month and need help reviewing your finances? Are you financially overwhelmed and struggling to pay your bills each month? Are mounting medical bills or a recent divorce causing financial strain? The first and most important thing to remember is that you're not alone. Consumer Credit Counseling Services (CCCS) offers a variety of personalized services to help you gain control of your finances.

# "There's hope"

## Credit counseling

CCCS offers free credit counseling to those who need help with budgeting, basic money management skills and credit problems. Certified counselors are available 24 hours a day, 7 days a week by telephone and Internet. In-person credit counseling is also available by appointment in the local markets in which we operate.

You and your **personal** credit counselor will work together to:

- Assess your current financial situation
- Develop a realistic spending plan
- Establish achievable financial goals
- Create a personal action plan for success

## Debt Management Plan

A Debt Management Plan (DMP) is one way CCCS can help you resolve your credit problems and repay your debt. A DMP is recommended for those individuals who need more than advice and could benefit from a structured repayment plan. CCCS consolidates all of your unsecured debts into one convenient monthly deposit which is disbursed to each of your creditors individually.

If you choose to enroll in a Debt Management Plan, our certified counselors will assess your financial situation, create a spending plan, and negotiate the terms of your debts (i.e. interest rates, monthly payments) with your creditors.

A DMP may help:

- Reduce interest rates
- Waive late fees
- Lower monthly payments
- Eliminate collection calls

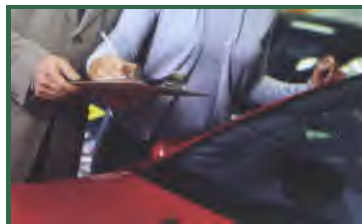
## Housing counseling

CCCS has implemented three types of housing counseling services to assist potential homebuyers and current homeowners.

Loss Mitigation Counseling assists those who have fallen behind on their mortgage take the necessary steps to protect their investment.

Reverse Mortgage Counseling educates seniors on the benefits, consequences, options and processes involved in obtaining a Home Equity Conversion Mortgage.

First Time Homebuyer Counseling educates first time or prospective homebuyers on the costs and responsibilities associated with home ownership.



We've helped  
millions, get  
out of debt



## Education

Through various financial education programs, CCCS provides you with budgeting techniques and principles required to successfully manage money and use credit intelligently. Our educational programs extend beyond immediate credit problems to help you improve your knowledge of personal finances. CCCS is dedicated to helping you maintain the skills you need for long-term financial success.

Our educators present financial literacy programs to students and adults throughout local communities at area schools, businesses and community organizations. Workshops are often open to the public and include topics such as budgeting, credit issues and first-time home buyer education.

Visit [www.MoneyManagement.org](http://www.MoneyManagement.org) to locate a program in your area or to schedule a program for your organization.

If you feel overwhelmed by debt, there's hope. CCCS is available to help you get out of debt and get on with life.

866.515.2227

*Consumer Credit Counseling Services is committed to assisting consumers nationwide achieve their dreams of financial stability, through meaningful educational programs and resources, sound financial counseling and responsive quality service.*