

Center For Consumer Credit Counseling
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Center For Siouxland

August 2005 Newsletter

August, 2005

REMINDER TO CLIENTS

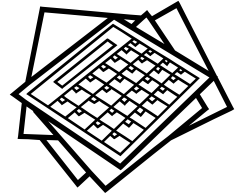
CCCC sends out numerous forms that we need clients to sign in order to keep Debt Management Plans on track. Please sign and send these forms back to us as soon as you can. They are very important to your success as a client with our office. If we are not able to get forms back in a timely manner it could jeopardize your DMP.

Examples of forms:

- Amendments
- Renewals
- Revised Agreements
- Balance Verification Forms

If you have questions about the forms we are asking you to fill out or sign, please contact your counselor!

◆ **If you have not signed your revised client agreement, please contact your counselor to do so!**



Dates to Remember

CWCID Tuesday August 23rd, 5:30

Office will be closed from 9:00 to 10:00 every Thursday.

Office closed from 9:00 to 10:00 August 24th for a staff meeting.

Special points of interest:

- Back to school savings.
- Consumer Alert.
- Back to school word scramble.

Phone Extensions:

Appointments or general information: 47

Al Ford: 34

Don Demaree: 22

Kathy Craig (KC): 47

Kelli Beach: 29



How to Save Money on Back to School Items

Getting kids ready for school can be a challenge on the pocket book. Here are a few tips to help get you through:

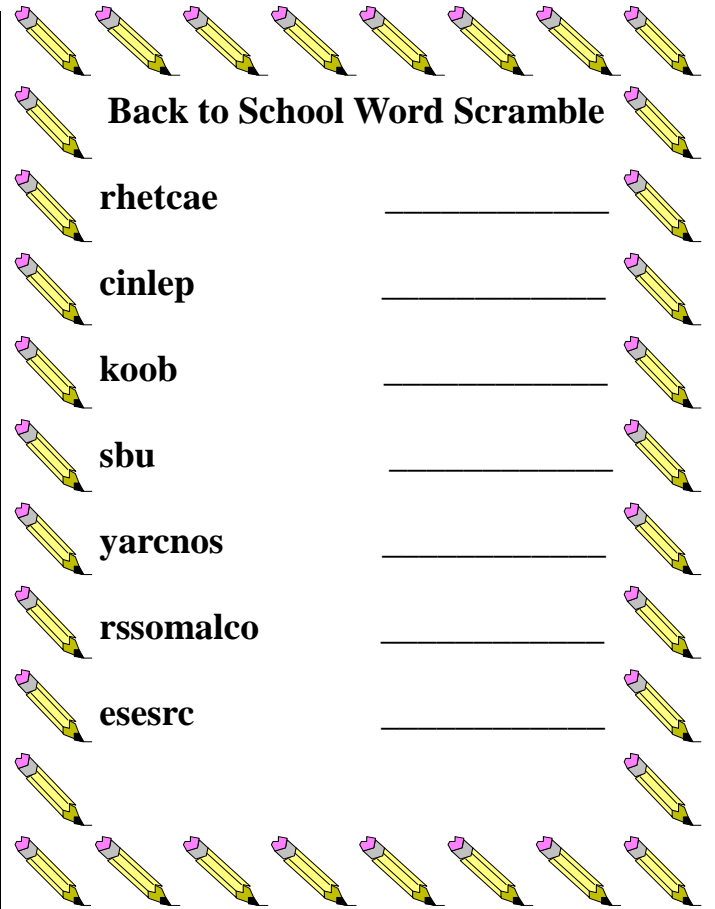
- Look through the school supplies used the previous year and see if there is anything that can be reused.
- Take advantage of the back to school sales and coupons.
- Shop around for the best prices.
- Buy off brands of supplies and clothes.
- Buy clothes a little at a time. Chances are most summer clothes will work for the first month of school.
- Take advantage of the tax free weekend.
- Check out the summer clothes that have gone on clearance, some may work for fall too.
- Purchase only the items needed to get your child through the first month of school, then purchase the rest when the back to school items go on clearance.

Consumer Advisor

By Attorney General Tom Miller

Tips for Buying a Used Car

- Shop around.
- Do your research; Kelley Blue Book or NADA used car price guide.
- Take your time.
- Ask questions.
- Have your own mechanic check it out.
- Test drive the vehicle.
- Research the car's history.
- Check the repair history.
- Check out and read the paperwork before signing.
- Be ready to walk away.



Back to School Word Scramble

rhetae _____

cinlep _____

koob _____

sbu _____

yarcnos _____

rssomalco _____

esesrc _____