

Holiday Newsletter



Center for Siouxland
Assistance, Information & Direction

Center For Siouxland

Center For Consumer Credit Counseling

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Holiday Payout Schedule

Thanksgiving, Christmas, and New Year's fall on a Thursday. This means that your payments will need to be in our office by **noon on Tuesday for payment to your creditors on Wednesday** of that week. Please call us with questions.

Thanksgiving Payout Dates

Cutoff time for payments: 12:00, Tuesday, November 25th

Payout to creditors on: Wednesday, November 26th

Christmas Payout Dates

Cutoff time for payments: 12:00, Tuesday, December 23rd

Payout to creditors: Wednesday, December 24th

New Year's Payout Dates

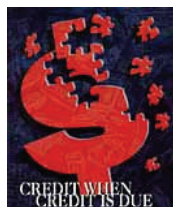
Cutoff time for payments: 12:00, Tuesday, December 30th

Payout to creditors: Wednesday, December 31st

Please remember that on all other weeks payments are due to our office by noon on Wednesday for payment to your creditors on Thursday of that week.

If you are mailed an amendment to your client agreement or a renewal form, please sign and return it to our office as soon as possible.

Please remember to send us your statements at least every 3 months. This will help us to ensure that we are able to track your account progress accurately.

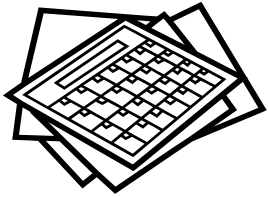


Credit When Credit Is Due

Our next class will be held on January 19th, 2009
from 5:15 p.m. to 8:00 p.m.

Please contact our office to register.

Due to limited space, if you are not registered, you will not be able to attend. 712-252-1861 ext. 29



Dates to Remember

*** CCCC is closed every Thursday from 9:00—10:00.**

*** CWCID is January 19th from 5:15 to 8:00.**

CCCC will be closed on the following dates:

- ⇒ **November 27th**
- ⇒ **Noon on December 18th**
- ⇒ **Noon on December 24th**
- ⇒ **December 25th**
- ⇒ **December 26th**
- ⇒ **January 1st**

Please contact our office if you are unsure of our hours during the Holiday season.



Holiday Spending



It's hard to believe that the Holiday season is upon us! Now is the time to start reviewing your budget for those ever important gifts for family and friends. Here are just a few tips to get your budget ready:

- ⇒ Begin tracking your spending now. Knowing exactly where your money is going will help you get your budget on track for the extra expenses that are coming up.
- ⇒ Cut out extra things that are not needed, even if it is for a short period of time. Ask yourself; do I really need this item, or is it just a want?
- ⇒ Begin shopping little by little now with the extra money in your budget. Last minute shopping adds additional stress to a budget that may already be tight.
- ⇒ Begin placing some money in savings if you are not already doing so. This will help with any unplanned expenses that might pop up.
- ⇒ Consider giving your time or services as a gift. Babysitting for a family member or a friend or helping them clean their house is a great idea!
- ⇒ Meet with your counselor to review your budget and your progress on your DMP.

We hope that these tips will help you have a great Holiday season!



Notice

DMS Web, your online account access site, is temporarily unavailable. We are making some upgrades to make the site more user friendly.

We will notify you when it is back up and running.

Weather

If you are unsure if we are open due to weather conditions, please call ahead. Typically if the Sioux City Schools are closed, CCCC will be closed also.

