



**Consumer Credit Counseling
Service of Greater Siouxland**

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Newsletter

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What will you do with your tax refund?

For those of you who'll be receiving a federal or state income tax refund, the natural temptation will be to spend it.

Why not get out of debt sooner?

Consider making a larger deposit through our office. With the extra money, we'll help you pay off your debt early. And, you'll save even more money in the long-run.

The more debt you pay off sooner, the more your interest charges will drop. This results **in more money in your pocket.**

Please don't send in extra pay-

ments directly to your creditors. Make the extra payment through our office. It helps both our staff and your creditors keep better track of your balances. By sending in extra payments directly to the creditors, both your creditors and our staff have trouble determining what your exact balances are and if you're still on our approved debt repayment plan.

Talk to our staff or your financial counselor if you have any questions.

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What's On Your Credit Report?

Your creditors know what is on your credit report, and you should too!

Consumer Credit Counseling offers credit report counseling for \$20.00 for a single report and \$30 for two reports.

Why should you use this service? We are the only local business

that can pull your credit report and explain it to you. Not only do we explain your report to you, but we can give you the resources to fix any errors on your report.

Call today for your appointment!

Important Dates to Remember

- January 26, 10:00 Sioux City —Credit When Credit is Due

Congratulations to our December Survey Winners!

Client # 5470 and Client #6128

A new year is a clean slate, a chance to suck in your breath, decide all is not lost, and give yourself another chance.
-Sara Overstreet

Never Give Up

Once you've started your Debt Management Plan (DMP) never give up. Yes, repayment plans can sometimes be difficult, but the long-term benefits are worth more than the short-term sacrifices.

Sometimes, for whatever reason, some clients quit their Debt Management Plan and stop making monthly deposits. Financial problems never go away.

A month or two after missing a deposit through our office, your creditors will start calling you again making demands for payment.

There are many trails up the mountain, but in time they all reach the top.

—Anya Seton

You'll face possible law suits, wage garnishments, collection calls at home or work and a negative information on your credit history.

A negative credit report can cost you future loans, higher interest charges and possibly even a future job, apartment or home.

If you're thinking of quitting -- don't. If you've recently stopped -- start-up again. There is light at the end of the tunnel. Good luck.

Free Entertainment In Siouxland

Do you think that you need to always spend money to be entertained? Well, that is not always the case.

Siouxland offers many area attractions free of charge. Keep reading for just a few examples.

Sergeant Floyd River Museum & Welcome Center (279-0198) — 1000 Larson Park Road — Open 9-5 every day

Sioux City Public Library (255-2933)

Preschool Story Hour, 11:00 Wednesdays at the Morningside Library

Book Club 1st Monday of every month. January's

book will be The Pleasure of My Company by Steve Martin.

The Library also loans DVDs, VHS tapes, and books on tape.

Sanford Museum (712-225-3922) — Located one half block east of U.S. 59 at 117 E. Willow St., in Cherokee, Iowa.

Open 9-5 Monday—Friday, 1-5 Saturday and Sunday.

Planetarium demonstrations are given at 2 p.m. the last Sunday of the month.

Sioux City Art Center (279-6272) — 225 Nebraska Street

We want to know!

What do you think of the monthly newsletter? Do you like it? Do you wish we would give you tips on a certain topic? Is there something you don't like? Remember, this is your newsletter. Let us know if we are meeting your expectations!