



Center For Siouxland

CENTER FOR SIOUXLAND

VOLUME 1, ISSUE 1

# CENTER FOR CONSUMER CREDIT COUNSELING

NOVEMBER 2009

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## OUR HISTORY/ WHAT WE DO

Center For Consumer Credit Counseling, CCCC, was founded in 1981. CCCC, a program of Center For Siouxland, is a professional, nonprofit organization. As a 501(c)(3) community service agency, our mission is to provide the highest quality of services to Siouxland residents in the areas of credit, consumer education, budget counseling, debt management and housing counseling. We are able to provide counseling in person, by phone, or by Internet/email. Because of this we are able to provide services to a large area of people. If you need our services we will find a way to help you. Our counselors are Certified Consumer Credit Counselors.

Many people right here in Siouxland, around the region, and across the country are having financial problems. We are a local agency that wants to help you! Counselors evaluate each persons unique financial situation. During counseling sessions the counselor evaluates the person's income, budget, assets, and debts in order to begin to develop a plan for the client to become more financially secure. The counselor will provide a variety of options to assist the person with their finances. These can include:

- Information on how to work directly with creditors
- Working on budgeting issues
- Referring to other appropriate social service agencies for assistance
- Dealing with wage garnishment or judgment
- Filing for bankruptcy
- Referral to legal assistance
- Information about Debt Management Plan

**Our mission: Providing assistance, information and direction by building bridges between people with needs and people with solutions.**

Our staff are always available to answer your questions on the phone, in person, or over the Internet. It's that simple. Because we are a local, not-for-profit agency, we keep our costs low. We're here to help you—not to make a profit.

**EDUCATION COURSES**

**Financial Fitness 101**

Learn how to take control of your financial future. This workshop is based on the book *Credit When Credit Is Due (CWCID)*.

**Unlock the Door to Homeownership**

This pre-purchase Homebuyer Education course is designed to prepare you, the homebuyer, for your mortgage and homeownership.

**Closing Your Loan**

This class/one-on-one session is held prior to your scheduled loan closing. It is designed to help you, the homebuyer, understand your closing loan documents.

Contact our office at 712-252-1861 ext. 47 or see our website [www.centerforsiouxland.org](http://www.centerforsiouxland.org) for more details.

**HOUSING COUNSELING**

**Pre-Purchase Housing Counseling**

Counselor’s at CCCC sit down with you and discuss your credit, your debts, and your ability to afford a home. You have an opportunity ask detailed questions about homeownership to a qualified non-biased housing counselor.



**Mortgage Delinquency Counseling**

Center For Siouxland is the area’s only HUD-Certified Housing Counseling Agency. We have trained counselors available to assist clients who are delinquent on their mortgage or who are in danger of being foreclosed on. Our counselors gather details about your situation and needs and then assess the best plan of action to be taken in working with your lender. Our counselors can also contact your lender to set up arrangements on your behalf. Our ultimate goal is to help you to remain in your home.

**Home Equity Conversion Mortgages**

Center For Siouxland has a counselor that is certified to assist individuals and families in determining whether a reverse mortgage is the best option for them. The counselor sits down with you and your family to discuss all aspects of a reverse mortgage and to discuss all alternatives to a reverse mortgage. The counselor’s role is to provide un-biased information so that you can make an educated decision about your financial future.

**Know Your Credit Score**

One way to prepare for homeownership is to become familiar with your credit. You can obtain a free Trans Union credit report which includes a credit score from CCCC. A counselor will review your credit report and give you beneficial information about how to fix errors, or improve your score.

## GETTING BACK TO BASICS WITH HOLIDAY SPENDING

It's hard to believe that the Holidays are upon us once again. CCCC offers tips to help consumers get back to basics this holiday season.

### Make a Budget

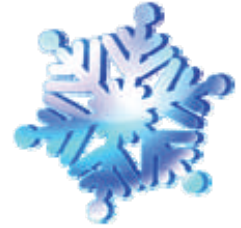
Decide what you can spend before you shop. Don't forget to include decorations, gift wrap and cards, and entertainment. If you will be traveling make sure you also include travel expenses such as gas, airfare, hotel stay, meals and entertainment. When going shopping only take with you what you plan to spend.

### Cut back on traditional gift giving

Talk to family members about reducing the number of gifts they purchase. Consider agreeing to forego gifts for adults and just buy for children. Consider drawing names. Agree on a spending limit and stick to it. Consider reducing gifts purchased for friends or coworkers. Try giving the gift of time by babysitting, or consider giving baked good instead.

### Be a smart shopper

Retailers offer great deals on items during the holiday season. Make sure to shop around before buying. Compare prices, use coupons, and look for rebates. Every little bit helps.



CCCC offers free budget counseling. Let us help you prepare your budget before the holiday season begins.

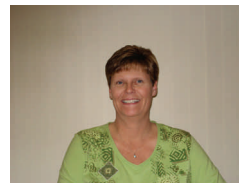
## MEET OUR STAFF



Don Demaree— Certified Credit Counselor. Don has been a credit and housing counselor with CCCC for over 17 years. Don is a Certified Credit Counselor through the Association for Financial Counseling and Planning Education.



Kelli Beach— Certified Credit /Housing Counselor. Kelli has been with CCCC for 6 years. Kelli is a Certified Credit Counselor through the Association for Financial Counseling and Planning Education. She is also a Certified Housing Counselor through NeighborWorks America.



Kathy (K.C.) Craig—Office Manager. K.C. has been with CCCC for over 12 years.





Center For Siouxland

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CREDIT COUNSELING**

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**OUR THANK YOU**

Each year CCCC assists more than 1000 individuals and families with their financial needs and with financial education. We help people pay off and return to creditors over \$1.9 million each year. We have helped people avoid bankruptcy through a Debt Management Plan, stay in their homes through foreclosure prevention, become homeowners through pre-purchase counseling, and improve their credit through budgeting and credit report assistance.

Without individuals and businesses in our community making referrals to our office this would not be possible. We thank you for all of the assistance and support that you give to our agency.

**AGENCY BROCHURES**

Contact CCCC for copies of the following brochures to distribute to clients, staff, and friends.

- Financial Solutions Education Programs
- Housing & Financial Solutions Center
- Center For Consumer Credit Counseling

CCCC is affiliated with the following professional organizations:

