

September 2008  
Quarterly Newsletter



Center for Siouxland  
*Assistance, Information & Direction*

Center For Siouxland

## Center For Consumer Credit Counseling

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Website: [www.centerforsiouxland.org](http://www.centerforsiouxland.org)  
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### Holiday Spending

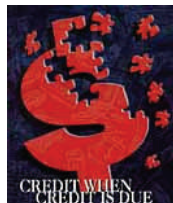
It's hard to believe that the Holiday season is right around the corner! Now is the time to start reviewing your budget for those ever important gifts for family and friends. Here are just a few tips to get your budget ready:

- ⇒ Begin tracking your spending now. Knowing exactly where your money is going will help you to 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.
- ⇒ Meet with your counselor to get some assistance in reviewing your budget and your progress on your DMP.

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

### *Credit When Credit Is Due*

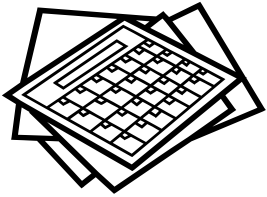
Our next class will be held on October 20th,  
from 5:15 to 8:00.



**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 October 20th from 5:15 to 8:00.**

**CCCC will be closed on the following dates:**

⇒ **November 27th**  
⇒ **Noon on December 24th**  
⇒ **December 25th**  
⇒ **January 1st**  
**Please contact our office if you are unsure of our hours during the Holiday season.**

## Client Reminders

Thanksgiving, Christmas, and New Years 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, November 25th

Payout to creditors on: November 26th

### Christmas Payout Dates

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

Payout to creditors: December 24th

### New Year's Payout Dates

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

Payout to creditors: 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.

## Little Splurges are The Killers

Setting up a budget is the most important thing that you can do to keep yourself afloat in these tight times. One thing to keep in mind, it's the little things that add up. Here are some easy things you can cut out of your budget that make a huge difference!

Spending \$1 on a pop every day = \$365.00 per year.

Spending \$5 on lunch every day = \$1,825.00 per year.

Spending \$4 on a pack of cigarettes every day = \$1,460.00 per year

Spending \$1 on candy bar every day = \$365.00 per year

Getting nails done once a month = \$300.00 per year

Cutting back on just a few items would save you about \$4,315.00 per year, placing about \$359.58 back in your budget each month. Track your extra expenses yourself and see how much you could save with a few minor changes!