



How Much Do CCCS Services Cost?

Budget Counseling

The counseling service at CCCS is FREE, and CONFIDENTIAL. An NFCC Certified Counselor will meet with you privately to analyze your income, living expenses, and debts. Together, we will discuss spending and debt reduction strategies for you.

Debt Management Program (DMP)

In this program, we will contact each of your creditors in writing and ask them to accept monthly payments according to a CCCS proposed plan. Each pay period you will deposit with CCCS a specified amount by money order, cashier's check or payroll deduction. Your deposit then is distributed monthly to your creditors until all your debts are paid, or until you wish to terminate your program. While on the plan, your creditors are asked to stop all collection activity, reduce or eliminate interest and other charges, and to deal directly with our office. We ask you for a voluntary minimal monthly contribution to offset postage expenses.

Housing

CCCS is a HUD Approved Comprehensive Housing Counseling Agency.

Education

CCCS offers a variety of free or low cost Personal Finance Workshops at our office Education Center. Call for a current class schedule.

Presentations on current Financial Literacy topics, Money Management, and Consumer Credit are available for your business or professional group at your location at a low cost. To find out more about how CCCS could benefit your organization call our Education Coordinator at (260) 432-8200.

See our web page at
www.financialhope.org.



CONSUMER
CREDIT
COUNSELING

SERVICE, INC. OF NORTHEASTERN INDIANA
A NON-PROFIT COMMUNITY SERVICE

4105 West Jefferson Boulevard
PO Box 11403
Fort Wayne, Indiana 46858
(260) 432-8200 or 1-800-432-0420

Satellite offices in Auburn, Huntington, Kendallville and Warsaw

Disclosures

Funding

Most of our funding comes from voluntary contributions from creditors who participate in DMPs. Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our services. These contributions are usually calculated as a percentage of payments you make through a DMP — up to fifteen percent (15%) of each payment received. However, your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all of your creditors regardless of whether they contribute to our agency.

Dual Role

Our DMPs serve a dual role of helping you repay your debts and helping creditors to receive money owed them.

Affiliations

Consumer Credit Counseling Service of Northeastern Indiana is a member of the National Foundation for Credit Counseling (NFCC) which has more than 200 offices and over 1,200 locations. We have offices in Fort Wayne, Auburn, Huntington, Kendallville, and Warsaw. CCCS of NEI is accredited by the Council on Accreditation of Services for Families and Children of New York, NY. We are members of the Greater Fort Wayne Chamber of Commerce and The Better Business Bureau of Northeastern Indiana. CCCS of NEI was the winner of "The 1999 Outstanding Agency Of The Year" Award for Excellence from the NFCC.



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OF SERVICES FOR FAMILIES
AND CHILDREN, INC.



Helping People Solve Financial Problems

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Helping People Solve Financial Problems

What Is CCCS?

Consumer Credit Counseling Service of Northeastern Indiana is a non-profit community service organization committed to helping people with financial problems. Established in Fort Wayne in 1965, CCCS has helped thousands of individuals and families gain control of their finances through confidential counseling, debt management programs and education. Winner of "The 1999 Outstanding Agency Of The Year" award by the National Foundation for Credit Counseling, CCCS of Northeastern Indiana is accredited by the Council on Accreditation of Services for Families & Children, Inc. CCCS is governed by a volunteer community board of directors.

Who Can Come To CCCS?

Anyone can come to CCCS. Our clients come from diverse occupational, educational, age and social backgrounds, yet they are commonly burdened with financial struggles. Some of our clients are contemplating bankruptcy and are overwhelmed by late notices, collection calls and threats of legal action. Others are just seeking unbiased money management counsel. We consistently receive referrals from creditors, former clients, clergy, employers, and social service agencies.



Questions & Answers

How Do I Make An Appointment?

Call (260) 432-8200 or 1-800-432-0420 (outside Allen County) and ask for a Financial Profile form. After you have completed the form, call to schedule a FREE, confidential appointment with a counselor. Telephone counseling is available 24 hours per day. After hours and on weekends dial "7" for immediate counseling. Spanish speaking counseling is available. You may also obtain our Financial Profile Form off the Internet at www.financialhope.org.

Where Are Your Office Locations?

Fort Wayne: The Century Office Park
4105 West Jefferson Boulevard

Auburn: The Family Counseling Center
117 West 9th Street

Huntington: Public Library
200 West Market

Kendallville: Public Library
126 Rush Street

Warsaw: Bowen Center
850 North Harrison

Is My Appointment Confidential?

Yes, your privacy is protected by both professional ethics and by law. We will not release any information to creditors unless you give us written authorization to do so.

Does My Spouse Need To Attend?

We recommend that both partners attend, if applicable.

What Should I Bring?

Bring your completed Financial Profile form, two of your most recent pay stubs, and all recently received creditor statements.

Will You Loan Me Money?

No, we are not a lender. Our mission is to help you get out of debt.

Can CCCS Erase Bad Credit?

No one can erase negative credit history. However, if there are errors on your credit report, we will be glad to tell you how to get them corrected without cost to you.

Will CCCS Affect My Credit Rating?

Counseling appointments are not reported on your credit report. Your credit rating on a Debt Management Plan (DMP) will depend upon your payment performance. Those who successfully complete the DMP receive guidance on how to reestablish credit. Shortly after beginning your DMP, most creditors report your participation to credit reporting agencies. This may or may not adversely affect your credit rating. CCCS does not report to the credit bureau.

Will Creditors Stop Contacting Me Once I Sign Up With CCCS?

Although you are still a customer of the lending institution, most collection calls to you will cease when you follow your CCCS Debt Management Plan.

Can CCCS Stop Garnishment Orders, Foreclosures, Evictions Or Utility Disconnections?

The earlier you contact CCCS, the more likely it is that we can help you. In many cases it depends upon timing.

Do Creditors Approve Of My Enrollment In CCCS?

Creditors are generally very supportive of CCCS. Feel free to discuss CCCS with them.

What Does CCCS Expect Of Its Clients?

- To keep appointments and to provide ample notice of cancellation
- To follow the CCCS Debt Management Plan developed cooperatively with your counselor
- To avoid making credit and major cash purchases without consulting your counselor
- To make all proposed monthly deposits on a timely basis
- To commit to solving financial problems