



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. 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) to schedule your FREE and confidential appointment. You are required to complete a Financial Profile Form prior to your scheduled appointment. Our Office will mail you a Financial Profile Form or you may obtain a Financial Profile Form from our web site at www.financialhope.org.

Where Are Your Office Locations?

Main Office

Fort Wayne: The Century Office Park
4105 West Jefferson Boulevard, 46804

Satellite Offices

Auburn: Willennar Genealogy Center
700 South Jackson Street, 46706

Warsaw: Bowen Center
850 North Harrison, 46580

Huntington: Indiana Tech
2809 Commercial Road, 46750

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 re-establish 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



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. On a monthly schedule, that will be determined between you and your financial counselor, you will be required to deposit with CCCS a set payment amount by money order, cashier's check, electronic funds transfer or online bill pay service through your bank or credit union. Your deposit then is distributed monthly to your creditors until the earlier of completion of your Debt Management Program or 60 months.

You may terminate your Debt Management program for any reason by providing written notice to CCCS.

While on your plan, your creditors are asked to stop all collection activity, reduce or eliminate interest and other charges, and to deal directly with our agency. There is a **one time** \$50.00 set up fee which is payable in one separate payment. This set up fee entitles you to participation at no cost in all CCCS educational programs. There is also a monthly DMP maintenance fee. For total creditor payments of \$100.00 or below there is a 15% monthly fee, thereafter it is graded to a maximum monthly fee of \$50.00.

Housing

CCCS is a HUD Approved Comprehensive Housing Counseling Agency. CCCS counsels people facing foreclosure and senior citizens considering a reverse mortgage.

Education

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

CCCS is approved by the U.S. Department of Justice to administer pre-filing **bankruptcy counseling** and pre-discharge **bankruptcy education**.

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.

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 or not 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 100 offices and over 1,200 locations. Our main office is in Fort Wayne. We have satellite offices in Auburn, Huntington and Warsaw. Counseling is by appointment only. We are accredited by the Council on Accreditation of Services for Families and Children of New York, NY. We are also members of the Greater Fort Wayne Chamber of Commerce and The Better Business Bureau of Northeastern Indiana.

Mission Statement

Consumer Credit Counseling Service of Northeastern Indiana is dedicated to enhancing the financial well-being of the community and of individual consumers by promoting sound money management.



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Providing Financial Hope

Since 1965



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