

Consumer Credit Counseling Service of Northwest Indiana, Inc.

Mind Your Money

Volume 1, Issue 1 October- December, 2005

Office Hours:

Monday through Friday
9:00 am until 5:00 pm
(Wednesday evening
by appointments)

Saturday Workshops
are scheduled. Front
doors are open from
9am- 12pm to drop off
payments

219-980-4800
1-800-982-4801
219-980-5012 fax

visit us online at
WWW.CCCSNWI.ORG

Consumer Credit Counseling
Service of Northwest Indiana,
Inc. provides professional,
confidential debt, money
management and housing
counseling services to persons in
Lake, LaPorte, Porter, Starke,
Jasper and Pulaski Counties.

The P.O. Box is no longer
open. Send all payments to
the Gary office.
3637 Grant Street

REMEMBER:
No Personal Checks Accepted

CHOOSING A REPUTABLE CREDIT COUNSELOR

Are you living paycheck to paycheck? Worried about debt collectors? Can't seem to develop a workable budget, let alone SAVE money? It sounds familiar but you may want to consider the services of a credit counselor.

Many credit counseling organizations are nonprofit and work with you to solve your financial problems. BE AWARE-just because an organization says it is "nonprofit" doesn't guarantee that its services are free or affordable or that its services are legitimate. In fact, some credit counseling organizations charge high fees, some of which may be hidden, or urge consumers to make "voluntary" contributions that cause them to fall deeper into debt. If possible, find an organization that offers face to face counseling.

Reputable credit counseling organizations advise you on managing your money and debts and help you to develop a budget and offers FREE educational materials and workshops. Their counselors are certified and trained in the areas of consumer credit, budgeting, money and debt management. Counselors discuss your entire financial situation with you and help you to develop a personalized plan to solve your money problems. An initial counseling session typically lasts an hour with an offer of follow-up sessions.

Once you've developed a list of potential counseling agencies, check them out with your state Attorney General, local consumer protection agency and the Better Business Bureau.

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ACCREDITED



MEMBER

