

Did You Know
Our Services Include:

Financial Literacy

- ? Free Budget Counseling
- ? Debt Management Plans
- ? Analyze Credit Reports
- ? Free Money Management Workshops/Classes
- ? Administer an Individual Development Account (IDA)
- ? Volunteer Income Tax Assistant Site

Housing Counseling

- ? Pre Purchase Counseling
- ? Mortgage Default Counseling
- ? First Time Home Buyer Workshops
- ? Post Purchase Workshops
- ? Reverse Mortgage Counseling

We provide debt and housing counseling one on one.

We currently serve Lake, La Porte, Jasper, Newton, Porter, Pulaski, and Starke Counties.

Staff Telephone Directory

RECEPTIONIST

Leti Zamarron ext. 10

FINANCE DEPARTMENT

Ernie Shelby ext. 21

CLERICAL DEPARTMENT

Vivian Ramos ext. 15

Patricia Waterson ext. 17

EDUCATION/ HOUSING COORDINATOR

Judith Samson ext. 24

COUNSELORS

Lynne Balkema ext. 22

Freya Churchwell ext. 13

Linda Shedrow ext. 25

EXECUTIVE DIRECTOR

Pam Stalling ext 23

CHOOSING A CREDIT COUNSELOR (Continued from page 1)

Here are some questions to ask to help you find the best counselor:

- + What services do you offer?
- + Do you offer information? Are educational materials FREE?
- + Will you help me solve my immediate problems and develop a plan for avoiding future problems?
- + What are your fees?
- + What if I can't afford to pay your fees or make contributions?
- + Will I have a formal written agreement or contract with you?
- + Are you licensed to offer your services in my state?
- + What are the qualifications of your counselors? Are they accredited or certified by an outside organization? If so, by whom? If not, how are they trained?
- + What assurance do I have that my personal information will be kept confidential and secure?
- + How are your employees compensated? Are they paid more if I sign up for certain services, if I pay a fee, or if I make a contribution to your organization?

If the answer is yes to any of these questions, consider it a red flag and go elsewhere for help! **BE VERY CAUTIOUS!**

TIP-OFFS to RIP-OFFS

BEWARE of companies that:

- + Guarantee they can remove your unsecured debt.
- + Promise that unsecured debts can be paid off with pennies on the dollar.
- + Claim that using their system will let you avoid bankruptcy.
- + Require substantial monthly service fees.
- + Demand payment of a percentage of savings.
- + Tell you to stop making payments to or communicating with your creditors.
- + Require you to make monthly payments to them, rather than with your creditor.
- + Claim that creditors never sue consumers for non-payment of unsecured debt.
- + Promise that using their system will have no negative impact on your credit report.
- + Claim that they can remove accurate negative information from your credit report.

The Federal Trade Commission (FTC) works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters internet, telemarketing, identity thief and other fraud related complaints into Consumer Sentinel, a secure online database available to hundreds of Civil and criminal law enforcement agencies in the U.S. and abroad.

THANK YOU.....CCCS

I am terminating my DMP as of 7/20/05. I have paid my debts through a home equity loan. I have appreciated all the help that this program has given me and the kindness of ALL the employees of Consumer Credit Counseling Services - Scott