

# CCCS Our Services Include:

## *Financial Literacy*

- ? Free Budget Counseling
- ? Debt Management Plans
- ? Analyze Credit Reports
- ? Free Money Management Workshops/Classes
- ? K-12 Financial Literacy Curriculum
- ? Administer an Individual Development Account
- ? Volunteer Income Tax Assistant Site

## *Housing Counseling*

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

We provide debt and housing counseling face to face or by phone.

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

### **Staff Telephone Directory**

*Please make note of the changes!*

#### **RECEPTIONIST**

**Leti Zamarron ext. 10**

#### **FINANCE DEPARTMENT**

**James Wallace ext. 21**

#### **CLERICAL DEPARTMENT**

**Vivian Ramos ext. 15**

**Patricia Waterson ext. 17**

#### **COUNSELORS**

**Lynne Balkema ext. 22**

**Freya Churchwell ext. 13**

**Linda Shedrow ext. 25**

**EXECUTIVE DIRECTOR:  
Pamela Stalling**

# Payoffs from the DMP

The Debt Management Program has helped many rehabilitate the consumer with debt reduction while learning the importance of responsible credit usage. Clients learn how to save and live within their means. Some even buy houses, such as in the case with a 2003 graduate, Tychelle Waterson. Ms. Waterson was recently featured in a national magazine which pin pointed good credit scores. After Ms. Waterson completed the Debt Management Program her credit score was over 700 and she was able to buy the house she wanted with suitable financing. This is just one success story, Consumer Credit Counseling Service of Northwest Indiana (CCCS) is searching for more success stories to share with our funders. So, please write or call us to tell about your great experience. If you tell us we print it!

CCCS c/o Success Stories  
3637 Grant St  
Gary IN 46408



## **THANKS CCCS . . .**

FROM THE CITY OF VALPARISO FOR MAKING OUR HEALTH & BENEFITS FAIR THE SUCCESS THAT IT WAS! YOUR PARTICIPATION AS A VENDOR WAS A WONDERFUL CONTRIBUTION

-KAREN M.

FOR PARTICIPATING IN THE "TAKE A LOVED ONE TO THE DOCTOR DAY HEALTH FAIR" SPONSORED BY THE EAST CHICAGO HEALTH DEPARTMENT.

- JANICE W.

FOR AN OUTSTANDING PRESENTATION ON "CONSUMER CREDIT" TO MY PERSONAL FINANCE CLASS, TUESDAY EVENINGS. COMMENTS INCLUDED "VERY KNOWLEDGABLE", "ENTHUSIASTIC", "I'D GO TO HER FOR COUNSELING" AND "BRING HER BACK IN FUTURE SEMESTERS". THE HANDOUTS WERE VERY HELPFUL TOO.

-GERARLD S.

FROM IMAGES OF HOPE INC. YOUR PRESENTATION ON CREDIT REPORTS AND OTHER FINANCIAL ISSUES WAS MOST APPROPRIATE...THE INFORMATION YOU PROVIDED ALSO ALLOWS US TO TAKE A CLOSER EXAMINATION OF THE SITUATION AND BECOME BETTER STEWARDS OF OUR FINANCES.

- WARRIEN P.

FROM MOPS, THANK YOU SO MUCH FOR COMING TO TALK TO OUR GROUP AT CHRIST COMMUNITY CHURCH IN HOBART. YOUR PRESENTATION WAS BOTH HELPFUL AND INFORMATIVE. WE REALLY APPRECIATE YOUR WORKSHOP.

-KATHERINE V.