

**Did You Know
Our Services Include:**

Financial Literacy

- Free Budget Counseling
- Debt Management Plans
- Analyze Credit Reports
- Free Money Management Workshops/Classes
- Volunteer Income Tax Assistant Site

Housing Counseling

- Pre Purchase Counseling
- Mortgage Default Counseling
- First Time Home Buyer Workshops
- Post Purchase Workshops
- Reverse Mortgage Counseling
- Bankruptcy 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. 25

CLERICAL DEPARTMENT

Vivian Ramos ext. 20

Patricia Waterson ext. 17

**EDUCATION/ HOUSING
COORDINATOR**

Judith L. Samson ext. 24

COUNSELORS

Freya Churchwell ext. 13

Lynne Balkema ext. 20

Linda Shedrow ext. 12

Tom Hill ext. 15

EXECUTIVE DIRECTOR

Pamela Stalling ext. 23

THANK YOUCCCS STAFF!!

Lynne:

Just wanted to drop a line to say "Thank You"! You have helped me turn my life of depression, desperation, fear and dread into life with hope and stability.

You have been kind and compassionate and also very knowledgeable! Thanks for a great new beginning of getting my life in order. You have been a blessing to me and my husband..... Marsha

Freya:

Thank you so much for helping me to get my life back in order. You were so patient, kind and professional.....Patty

Judith:

The process of becoming a homeowner always seemed very overwhelming to me. This Homebuyer Workshop was very helpful and broke down the process step by step. The class was very informative and well presented.....Vincent & Maria

Linda:

Thank you for your help.....Phyllis

Pam:

Thank you again for your presentation. We are informing our staff of the tax services and other programs your office provides.....Jeff

Judith:

**You are a blessing. If not told often, you are appreciated!
"Thank You".....Johnny**

For Your Information (From the Desk of Vivian Ramos)

Please continue to send in copies of your statements. Remember, any late or missed payments may result in termination from the DMP program by your creditors. When sending your payments into the office, please include all the necessary information, such as: maiden or original names on DMP accounts and your account number. We want to apply all your payments to the correct account. "Thank you" for your cooperation!

Congratulations

- **Freya Churchwell has been promoted to Manage the Counseling Department. Her 8 years of experience has proven to be an asset to CCCS.**
- **Essence magazine has chosen our very own Pamela Stalling, Executive Director, to be an Advisory Board Member for a year long campaign on Homeownership. Go get a copy of the July issue and enjoy.**