

**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 L. Samson ext. 24

COUNSELORS

Lynne Balkema ext. 22

Freya Churchwell ext. 13

Linda Shedrow ext. 25

EXECUTIVE DIRECTOR

Pam Stalling ext 23

THANK YOUCCCS STAFF!!!!

Thanks so much for helping me with my Master card bill. I would not have gotten my debts paid without your help. Thank you for your kindness and understanding. Also, Mrs. Pamela Stalling, my counselor, "Thank you" for telling me the best way to manage my credit card debts. I will tell all my friends about your great work. May GOD keep on blessing all of you.....F J Magee.

Dear Lynne: I sincerely appreciate the patience and consideration you gave me as I sat crying in your office. You'll never know how much it meant to me for you to say you "understood." GOD Bless you! Thanks so much.....Barb.

!!!FREE TAX PREPARATION!!!

CCCS will sponsor WONDERFUL WEDNESDAYS. The staff at CCCS has been trained and will prepare and submit your 2005 taxes on the following Wednesdays, FREE of CHARGE if you earned less than \$37,263 in 2005, or \$11,750 with no qualifying child you may be eligible for Earned Income Credit. Credits can be as high as \$4,400!

- February 15th
- February 22nd
- March 1st
- March 8th
- April 12th

YOU MUST SCHEDULE FOR AN APPOINTMENT!

What To Bring With You To File Your Taxes

- ✓ Social security cards for the taxpayer, spouse, children and ALL dependents.
- ✓ All W-2 and 1099 statements
- ✓ Amount of 2005 payments for student loan interest, child care expenses and college tuition
- ✓ Copy of 2004 tax return
- ✓ Amount of Indiana rent or property taxes paid
- ✓ Advance child tax credit notification letter
- ✓ Proof of bank account for direct deposit
- ✓ Picture I.D.

All appointments are held in our office at 3637 Grant Street, Gary, IN 46408, (219) 980-4800.

