

**Consumer Credit Counseling Service of Northwest Indiana, Inc.**

# **Mind Your Money**

Volume 1 Issue 1 April- July, 2006

**Office Hours:**

**Monday through Friday  
9:00 am until 5:00 pm**

**(Wednesday Evening by  
appointments only)**

**Saturday Workshops  
(See Scheduled Events)**

**Please note Holiday Hours:  
Office Closed**

April 14, 2006- Good Friday  
May 29, 2006- Memorial Day

**219-980-4800  
toll free**

**1-800-982-4801  
fax**

**219-980-5012**

**visit us online at**

**[WWW.CCCSNWI.org](http://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, Newton, Jasper, and Pulaski Counties.**

**The P.O. Box is no longer open. Please send all payments to the Gary Office:  
3637 Grant Street  
CCCS will NOT accept personal checks for payment**

## **UNITED STATES TRUSTEE has approved CCCS of Northwest Indiana**

On October 17, 2005, the new Bankruptcy law came into effect in regards to how a consumer will have to file. The consumer will now have to obtain pre-counseling for pre-filing and pre-discharge from an approved non profit budget and credit counseling agency. Specifically, the law would require financial counseling prior to filing for bankruptcy. It is important for consumers to know and to understand the alternatives and consequences of bankruptcy. The law requires that a consumer receive counseling by a certified credit counselor individually or in a group "briefing" within 180 days prior to filing bankruptcy. The law will also allow such briefing by phone, internet and in person. CCCS of Northwest Indiana has been approved by the United States Trustee for Region 10 to provide non profit budget and credit counseling services in Northern Indiana.

The Executive Office of the United States Trustee approval, grants CCCS of Northwest Indiana to perform a 90 minute face to face or phone counseling session by a certified credit counselor. After the counseling session has taken place, a registered certificate will be issued to the consumer to validate the effects and options of bankruptcy. The cost for this service is \$50. The fee may be waived with a referral letter from a social service organization, such as Legal Services or upon a counselor's recommendation. Counseling session includes bankruptcy information packet, personalized budget and a credit report. More importantly, we will be able to provide financial education and training for consumers who have serious financial difficulties. Being able to assist debtors in bankruptcy with the skills and the tools to avoid future problems is a positive and significant consumer benefit. For more information about scheduling an appointment call 219-980-4800.



MEMBER



ACCREDITED



COUNCIL ON ACCREDITATION  
OF SERVICES FOR FAMILIES  
AND CHILDREN, INC.