

**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.

THANK YOUCCCS STAFF!!

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 understand." GOD Bless you! Thanks.....Barb.

Freya, Me and my family would like to "Thank you" for all your help through a very difficult time in our lives with our finances. You were extremely professional and non-judgmental when I came to see you. I was completely beaten down and overwhelmed but your cheerful attitude always made me feel that I could accomplish my goals. GOD Bless you and Thank You for being you.....Cynthia & Family.

Linda, In 2000 I was \$30,000 in debt with credit cards. At that time, I could not see a light at the end of the tunnel. It took a lot of perseverance through my debt management program with CCCS. I want to "Thank you" with much appreciation for always seeing that things ran smoothly for me and for your advice and encouragement. Once again, "Thank you" Linda and the CCCS Staff for helping me make my dream come true "being debt free".....Kathleen.

Mrs. Stalling, Ms. Minelli's first hour class would like to "Thank you" for coming and sharing your wisdom with us. We learned a lot of things such as reverse debt, secured and unsecured debt. We also learned about credit reports and bankruptcy. The most interesting thing we learned from your presentation was Reverse Mortgage. Some of us have never heard of reverse mortgage and by you sharing that with us, we all definitely learned something new. We really enjoyed your presentation and appreciate you sharing your words of wisdom with us. Thank you for coming and please do come again. "Thank you, again, Ms. Minelli's Government A P Class.

Judith, "Thank you" for the information you share in your First Time Homebuyer Workshops. I wasn't familiar with the home purchasing process when I started, but you gave our class a wealth of information. I am telling everyone I know about your workshops! Please continue teaching and sharing your knowledge. You are very professional and honest in your presentations and I admire your dedication.....Netta.

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

Tom Hill ext. 25

EXECUTIVE DIRECTOR

Pam Stalling ext 23

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. Also, continue to put your client ID #'s on your money orders. If anyone is interested in electronic service, please call for more information.

WE NOW HAVE "AUTO DEBIT"

We are proud to announce that we have access to "AUTO DEBIT" withdrawals from your checking and saving accounts. For each "Auto Debit" transaction, there will be a \$5.00 fee. If you have further questions, please call Vivian Ramos at (219) 980-4800, ext. 15.

