

# CONSUMER CREDIT COUNSELING SERVICE (CCCS) OF CENTRAL ALABAMA

1401 20<sup>th</sup> Street South, Birmingham, AL 35205

(205) 251-1572

[www.gway.org](http://www.gway.org)

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Consumer Credit Counseling Service is a program of Gateway – a United Way agency in operation since 1891. Gateway’s mission is “to preserve, strengthen and enrich family life through quality services provided to families and individuals in need.” CCCS’ part in that mission is to help families and individuals in need of financial advice and assistance.

Please note that while CCCS normally charges nominal fees for the services detailed below, **NO ONE is turned away based upon their ability to pay.**

## CCCS Services

### BUDGET COUNSELING - \$25.00

The Budget Counseling program is designed to take an individual’s financial information gathered by a certified counselor and make it “work better.” It’s not always easy to make sense of a series of facts and figures by yourself. Our counselors help by covering all aspects of your finances in order to formulate a well-thought-out plan. The counselor will offer suggestions and solutions that allow you to use your money in the best way possible. We find that many people do a good job of managing their money. However, the advice we offer can make a difference between doing a good job and a great job.

### DEBT MANAGEMENT PLAN SET-UP - \$20.00

There are many circumstances in life that can destroy even the best money management plan. A job loss, unplanned medical bills and high credit card debt are just a few of the reasons you may find yourself unable to keep up with the bills. The Debt Management Plan (DMP) is a program in which we review your entire financial situation (income, expenses and debt). We’ll assist you in determining a solution for paying off your debt. We can negotiate with your creditors to lower interest, stop late fees, etc. and begin the recovery process with a monthly payment plan. **CCCS’ fee for a DMP is \$10-25.00/month.**

We encourage people to utilize our Budget Counseling Service **before** a financial crisis. However, if you have some financial problems, we hope you will see us very soon.

### CREDIT REPORT REVIEW - \$25.00 (Individual), \$35.00 (couple)

Your credit report contains information used by financial institutions, some employers, landlords, etc. to determine your credit history, how you pay your bills. The Credit Report Review is a program designed to confidentially explain the contents and meaning of your credit report. In the Credit Report Review, a counselor will access your credit report, cover all content areas, and assist you with any concerns you have on the report.

(Service listing continues on next page )

## **HOUSING COUNSELING – FREE**

1. Pre-Purchase Counseling helps individuals, especially first time home buyers, prepare for the process and finances of owning a home. This is done through a detailed budget analysis and plan, and through helping consumers understand the step-by-step process involved in purchasing a home.
2. Foreclosure Prevention counseling assists homeowners or renters who have become delinquent on their mortgages or rent and are facing foreclosure or eviction. The CCCS counselor acts as an intermediary for the client to attempt to establish a plan acceptable to the lender or landlord, and that fits within the client's budget, to bring the delinquency current over a period of time.
3. Reverse Mortgage counseling is for persons 62 years of age or older that own their home (debt-free) or have significant equity in their home and want/need some extra cash for which the house could be used. In the Reverse Mortgage counseling session, the counselor provides all of the details on the workings of a reverse mortgage and how it could benefit (or be un-wise) in each individual's situation.

## **FINANCIAL EDUCATION SEMINARS – DONATIONS REQUESTED**

Consumer Credit Counseling Service will provide seminars to your workplace (employees and/or clients/customers), church, civic and community groups, etc. Seminars are primarily focused upon budgeting and/or credit issues and can be as short as 45 minutes or as long as a series of lessons totaling 6-8 hours of various money management topics. We would be delighted to provide this service to your business, church or community.

## **PRE-BANKRUPTCY COUNSELING - \$35.00**

CCCS of Central Alabama assists consumers considering bankruptcy by providing a thorough budget analysis, discussing possible causes of financial problems, and potential solutions to those problems. Information about the processes of, consequences (positive and negative) of, and alternatives to bankruptcy are also discussed. Consumers are provided with a certificate of completion at the end of the counseling session.

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For any of the services detailed above

CALL

**CCCS of Central Alabama**

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Consumer Credit Counseling Service of Central Alabama, a program of Gateway, is a member of:

1. United Way
2. Better Business Bureau (BBB)
3. National Foundation for Credit Counseling (NFCC)
4. And is accredited by the Council On Accreditation (COA)