

## CCCSsa Offers

- Newsletters with latest industry tips
- Classes on relevant financial topics
- Confidential counseling sessions

*"Your presentation underscored how critical the credit report can be as more employers use it as a qualifier when hiring the best candidate for their jobs." - PCITX.COM*

*"Thank you for the high level of expertise and professionalism your organization provided our staff." - PCI*

**No cost to your organization**



Consumer Credit Counseling Service of Greater San Antonio is a 501 (c)(3), fully accredited, non-profit member agency of the National Foundation for Credit Counseling (NFCC). CCCSSA is approved by HUD and the EOUST and licensed by the Texas Consumer Credit Commission.

(Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services.)



**Main Office**  
**6851 Citizens Parkway, Ste 100**  
**San Antonio, TX 78229**  
**210.979.4300 / 800.410.2227**  
**www.cccssa.org**



# ***Productive Employees Save You Money***



**A Publication of**

**CONSUMER CREDIT  
COUNSELING SERVICE  
OF GREATER SAN ANTONIO**



How many of us were taught how to handle money?

If you said, "I was," you are one of a select few. Many people, including your employees, have never been taught money management skills. As a result, they may develop financial problems.

If employees are worried about paying their bills, they find it difficult to concentrate on their work. The result for you is a loss of productivity, errors on the job, lack of attention to customers, lost sales, and the impact on the morale of other employees.

### **Employees with financial issues cost you money.**

Consumer Credit Counseling Service of Greater San Antonio can help to prevent or alleviate employees' financial concerns. Our professional, certified counselors can show individuals how to better manage their finances.

- CCCSSA counselors educate people to keep track of their income and expenses with budget and spending plans.
- Individuals with major financial problems are offered additional assistance via a debt management plan.
  - A debt management plan is twofold. It provides your employees with a plan for paying off their debts and learning money management skills. In addition, creditors assist them through reduced payments and sometimes waive finance charges.

### **How do we assist employers?**

When your employees are hit with unexpected expenses, it creates financial concerns. In addition, as employers you sometimes need to lay off people, cut back hours, reduce wages or eliminate an expected bonus.



CCCSSA teaches your employees the necessary skills to decrease their expenses and reduce their debts. With this knowledge, your employees become reliable consumers.

With our guidance, your employees can also become responsible financial managers. In the long run, they can reduce their level of stress, be more productive at work, and help your business operate more effectively.

### **What should employers do?**

Consumer Credit Counseling Service of Greater San Antonio would be pleased to visit with you and educate your employees about more effective ways to manage their finances now and in the future.

Our workshops cover a variety of financial topics, from managing your money to avoiding identity theft to understanding credit and reading credit reports.

### **How does CCCSSA work?**

CCCSSA Certified Consumer Credit Counselors visit with people in person, by telephone, and the Internet. Private sessions are available by appointment at all our locations.



We ask that our clients bring proof of their income and copies of their bills to their counseling session.

With this information, our counselors carefully analyze the client's

financial situation. Discretionary spending is closely examined with the client. Together, your employees develop a workable plan so they can easily get back on a solid financial basis.

**CCCSSA**  
 210.979.4300 \* 800.410.2227 \* [www.cccssa.org](http://www.cccssa.org)