

Money and credit management seminars are available to schools, employee, church, or community groups.



Free, confidential budget and debt counseling. HUD-approved housing counseling.

Learn how CCCSSA can help you take charge of your money, your credit, your life.

You deserve that!



E
D
U
C
A
T
I
O
N
•
C
O
U
N
S
E
L
I
N
G
•
D
E
B
T
M
A
N
A
G
E
M
E
N
T

Consumer Credit Counseling Service of Greater San Antonio

Main Office:
6851 Citizens Parkway,
Suite 100
San Antonio, TX 78229

210.979.4300

800.410.2227

www.cccssa.org

Other locations to serve you:

Northeast SA
Southside SA
Southwest SA
Del Rio
Eagle Pass
Hill Country
Laredo
San Marcos
Seguin
Uvalde

Mission Statement: To provide professional and affordable personal finance education, counseling, and debt management.



Consumer Credit Counseling Service of Greater San Antonio




Making a Difference.

A non-profit, full-service financial counseling agency

800.410.2227

www.cccssa.org


OUR SERVICES

- Free and Confidential Budget Counseling:** Our Certified Consumer Credit Counselors help clients develop manageable spending plans, learn how to reduce expenses, use credit wisely and build savings. Budget counseling sessions are offered in person, on the phone or the Internet.
 
- Student Loan Repayment Counseling:** Because defaulting on student loans can have serious consequences, CCCSSA provides a free initial counseling session for borrowers concerned about student loans. In addition, a one-time fee of \$70 covers a detailed counseling session and further assistance for the confusing task of “what to do next” and how to get it done.
- Housing:** CCCSSA is a HUD-approved housing counseling agency. Our Certified Consumer Credit Counselors help clients prepare for home ownership, learn how to prevent foreclosure or attain better mortgage loan terms, and assist with seeking revised payment plans when a financial crisis occurs.



CCCSSA also provides reverse mortgage counseling for senior homeowners over 62.

The receipt of financial counseling and education services does not guarantee participation in Debt Management Program services.

- Bankruptcy Pre-filing Counseling:** In this 90-minute session the client is provided an overview of the bankruptcy process and assistance in determining their options so they can make an informed decision. After completing this EOUST-approved* counseling session, CCCSSA provides a certificate of completion issued by the Executive Office of the U.S. Trustee.
- Credit Report Reviews:** A Certified Consumer Credit Counselor reviews and interprets the report for the client. This confidential session also includes budget planning and information about managing debt and personal finances. \$20 per individual report.
- Credit Score Analysis Program:** A Certified Consumer Credit Counselor analyzes clients credit reports and helps them identify specific actions to improve their credit scores. The session includes a \$75 fee and follow-up for 30 days; \$125 fee and follow-up for one year.
- Debt Management Plan:** An option for a client who is experiencing financial difficulty is to enter a debt management plan (DMP). Through the DMP, CCCSSA acts as a neutral third party to negotiate payment arrangements with creditors. Often creditors lower monthly payments, reduce interest rates and even stop late and over-limit fees. This debt repayment plan includes a monthly processing fee (maximum \$50).
 
- Identity Theft Resolution Assistance:** CCCSSA offers a free consultation to determine the specific resolution process needed. Additional and continued assistance is available at \$35 per session.

EDUCATION

I would like to register for the following course(s):

Money Principles For Today

2nd Saturday of the month 9:00 AM -11:00 AM

Money Management Basics

2nd Saturday of the month 11:30 AM – 1:30 PM

Building A Better Credit Portfolio

4th Saturday of the month 9:00 AM -11:00 AM

Name _____

Address _____

Phone _____

How may we contact you to with a reminder message one day before the workshop?

Email _____

Phone _____

Signature _____

Call us to request a workshop at your school, church, employee assistance or community organization.

*Approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an Agency's services. These services may be available for free or at a rate based on the debtor student's ability to pay.

(No classes in December.) ←

CCCSSA is a non-profit organization.

800.410.2227