

About CCCS

The mission of Consumer Credit Counseling Service of Delaware Valley (CCCS) is to positively impact human lives and communities through comprehensive consumer credit education, counseling, asset building and debt reduction programs without regard to economic status.

Since 1966, CCCS has helped more than 500,000 individuals gain control of their finances and improve their lives. Services are offered in person at 18 local offices, by telephone and online at www.cccsdv.org.



**Consumer Credit
Counseling Service
of Delaware Valley**

A Non-Profit Community Service Since 1966

1608 Walnut Street, 10th Floor
Philadelphia, PA 19103
T (800) 989-2227
F (215) 563-7020
www.cccsdv.org



**HUD
Approved
Agency**

Connect with us



Financial Smarts for Seniors



**Consumer Credit
Counseling Service
of Delaware Valley**

A Non-Profit Community Service Since 1966

As our senior population grows and the uncertainty and financial unrest of the economy continues, so does the number of seniors who will face financial distress.

Many older adults are confronted with unexpected financial issues due to fixed incomes, increasing cost of living, and rising healthcare costs. In addition, seniors are also targeted by financial predators and subjected to identity theft scams.

To help address these issues, Consumer Credit Counseling Service of Delaware Valley (CCCS) has expanded our counseling, education and community outreach services and offers financial education programs customized for the senior population.

One-on-One Counseling

Our staff of certified counselors helps clients sort out their unique financial situations. CCCS counselors understand the particular needs of seniors and tailor sessions with information relevant to an older adult.

During a session, clients meet one-on-one with a counselor to review their current situation and together develop an action plan that achieves their goals.

One-on-One Counseling Services:

- Budget and Credit
- Credit Report
- Reverse Mortgage
- Foreclosure Prevention

Counseling is available at our 19 local offices or by telephone. To schedule a one-on-one appointment, please call
800-989-2227



CCCS presents ongoing group workshops developed specifically for seniors. Workshops are offered at area senior centers, community organizations and other convenient locations.

Topics Include:

- **Money Management**
Content covers budgeting tools, strategies for developing a spending plan, managing unexpected expenses, and short term saving strategies.
- **Understanding Credit**
Participants gain a better understanding of the terms and conditions associated with credit and credit cards, their related costs; how to choose the right cards; protecting their credit; and appropriate credit usage.
- **ID Theft and Scams**
Subject matter includes an overview of identity theft, scams and financial predators; their impact; prevention measures; and recovery steps.
- **Loan Smarts**
Seniors learn how to identify predatory lending practices and types, and how to avoid becoming a victim.
- **Credit Reports**
Participants are introduced to the basics: how to read, understand and use their credit report.
- **Reverse Mortgage**
Information is presented on all aspects of a reverse mortgage, allowing seniors to make informed decisions about this option.

For more information on our Financial Smarts for Seniors, contact CCCS Seniors Program Manager at 215.563.5665.

The goal of our seniors program is to help older adults stay financially healthy and live independently and safely in their homes. Through our one-on-one counseling and financial education program, CCCS provides the tools and support that enable seniors to make an informed decision about their financial future.