

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.



A Non-Profit Community Service Since 1966

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Financial Smarts



A Non-Profit Community Service Since 1966

Now, more than ever, financial education is critical.

In today's economic landscape, understanding personal finance and making smart decisions has become more important than ever. Since 1966, CCCS has offered a comprehensive array of workshops to address the evolving needs of our clients and the community. Our growing team of education professionals develops and delivers curricula to groups of all sizes and interests - including community organizations, nonprofits, employers, schools, colleges and universities, financial institutions, and government agencies. Through fundamental lessons on budgeting, credit and money management, we help individuals and families build strong financial foundations.

Financial Smarts

Show Me My Money! - A Budgeting & Money Management Workshop

Participants are empowered to take charge of their financial wellbeing and to follow the proper steps towards saving for a better future. This workshop helps participants become aware of the "why behind the buy," and how to identify spending habits, set financial goals and develop spending plans that make sense.

Length of Workshop: 1.5 Hours

Good Credit for Life

Participants learn the importance of viewing credit as an essential asset-building tool. Students are given an overview of the most commonly-used language in the credit industry, types of credit available and the associated costs. They learn about the steps to establishing credit, how to determine how much debt to take on and how to develop a recovery plan when overwhelmed.

Length of Workshop: 1.5 Hours

Understanding your Credit Report

Participants learn about the importance of using credit responsibly, and the factors that lenders use to determine their creditworthiness. Information on how to obtain, read and correct information on a report and steps to take to improve their credit scores, are offered.

Length of Workshop: 1.5 Hours

Saving & Investing 101

Participants learn that financial security is built on a solid habit of saving and investing. Although the benefits of savings are widely known and accepted, some individuals tend to view investing with skepticism. This workshop, designed to help dispel popular myths, uses simple language and illustrations to explain the common terms used in the investment industry.

Length of Workshop: 1.5 Hours

Benefits

Portability

Workshops are offered in the environment that is most convenient for the clientele whether it is the workplace, community center or classroom.

Adaptability

One size does not fit all. In addition to the core curriculum, workshops are customized to meet the specific needs of our clientele.

Accountability

The evaluations completed at the end of every workshop provide invaluable feedback, ensuring we are providing value to our clients.

Impartiality

There is no product to sell or market, the primary goal of our workshops is to equip participants with the knowledge that will help them to make the best financial decisions.

Keys to Homeownership

Participants are provided with an introduction to the key steps in purchasing a home for the first time. Students learn how to prepare financially for the homeownership process – understanding how to plan not only for the mortgage process, but also the ongoing costs associated with homeownership, ensuring that participants will be able to remain in their homes.

Length of Workshop: 2 Hours

Guard Against ID Theft

This workshop provides participants with an overview of ID theft: what it is, the impact, prevention measures and recovery steps. Students leave the class with information on how to prevent ID theft opportunities, and how to obtain and use their credit report, steps they can take to prevent or recover from being victimized.

Length of Workshop: 1.5 Hours

Anti-Predatory Lending

Participants attending this workshop learn about the most common strategies that predatory lenders use to lure unsuspecting consumers, and how to protect themselves from unfair practices.

Length of Workshop: 1 Hour



For more information on Financial Smarts, contact the CCCS Education Group at (215) 563-5665