



CCCS PROGRAM AND SERVICES GUIDE

One-on-One Counseling

Budget and Credit Counseling

- Prepare analysis of income, living expenses, and debt
- Create a plan of action to avoid or reduce debt, or reach other financial goals

Debt Management Counseling

- Work with clients to eliminate or reduce debt
- Work with creditors to lower payments, stop collection action and reduce/eliminate fees
- Create plan to make monthly payments to CCCS, who in turn, disburses the payments to creditors

Credit Report Counseling

- Help clients better understand their credit report and score
- Review credit report and score and detailed information from the three major credit reporting agencies
- Develop an action plan to improve creditworthiness and/or maintain good credit

Housing Counseling

CCCS is certified by the U.S. Department of Housing and Urban Development (HUD) as a comprehensive housing counseling agency and approved as a PA and NJ Housing Finance Agency.

Pre-Purchase

- Help clients prepare for first-time homeownership
- Complete a budget and credit analysis to determine affordability to borrow and obtain mortgage
- Review all costs involved and develop action plan to achieve homeownership

Foreclosure Prevention and Mortgage Default

- Help clients review all options to become current on their mortgage and stay in their homes
- Complete a current budget analysis and establish a realistic household budget
- Work with mortgage servicer to help obtain a loan modification, repayment plan, forbearance or other workout solution

Reverse Mortgage (Seniors 62 and older are eligible)

- Complete a current budget and debt analysis in light of current financial goals
- Review the reverse mortgage products, features and benefits, and eligibility
- Discuss alternatives to reverse mortgages

Pre-Filing Bankruptcy Counseling

CCCS is approved to issue certificates evidencing completion of a pre-filing counseling session in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services.

- Review options and consequences for alternatives to bankruptcy
- Review client's income, expenses and budget

Education

Financial Smarts

- Core and custom workshops offered on fundamental topics related to budgeting, credit and money management
- Workshops provided in the workplace, community, or classroom

Financial Smarts for Seniors

- Educational workshops and one-on-one counseling developed specifically for seniors including Reverse Mortgage, Understanding Credit and Money Management
- Education workshops conducted at area senior centers, community organizations and other locations

FinanciallyHers®

- Series of workshops designed to equip women with the tools to better understand and take control of their finances
- Five core classes including A Woman and Her Money, Budgeting for the Successful Woman, Basic Savings and Investment, and A Woman and Her Credit

Philadelphia Saves

- Program to encourage and motivate individuals to save for a financial goal
- Philadelphia Savers receive benefits including motivational coaching, phone consultation with financial planner and quarterly newsletters

Financial Management after Bankruptcy

- Fulfills mandatory financial education requirement for bankruptcy discharge
- Offered in-person and online

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**Consumer Credit
Counseling Service
of Delaware Valley**

A Non-Profit Community Service Since 1966



**For more information or to schedule an appointment call
800-989-CCCS (2227) or visit us online at www.cccsdv.org**