

FinanciallyHers Members Share Their Experiences:

"The workshops exposed some of the idiosyncrasies I have about money... I learned I needed to budget for unforeseen events. It was an awakening."

-- Nacole

"The workshop gave me better insight on how to reach my goals. It also gave me the incentive to get a better handle on my budget."

-- Roxanna

"I liked that the workshop was exclusively female. It felt very empowering."

-- Nia

"Just because I didn't bounce checks didn't mean I couldn't learn how to manage my money better. There's more to financial freedom than balancing a checkbook, and FinanciallyHers gave me the tools to achieve it."

-- Kimberly

"The workshop changed the way I look at spending."

-- Kenya

"Once I went on a fixed income, I realized I had to scale back a lot. It's been quite a jolt. FinanciallyHers has changed my mindset about money. Now, I'm feeling good about myself and applauding my financial decisions."

-- Carolyn

Our Mission

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

CCCS Services

Financial education workshops cover wide-ranging issues, including: saving, budgeting, credit, reverse mortgages, ID theft – and more.

One-on-one counseling spans:

- ▶ Budget and Credit
- ▶ Debt Management
- ▶ Credit Report
- ▶ Housing (Pre-purchase, Foreclosure Prevention and Mortgage Default, and Reverse Mortgage)
- ▶ Pre-filing Bankruptcy



FinanciallyHers is sponsored in part by Citi.



**Consumer Credit
Counseling Service
of Delaware Valley**

A Non-Profit Community Service Since 1966

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Connect with CCCS



FinanciallyHers®



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Make FinanciallyHers – Yours

Do you ever find yourself spending impulsively? Are you tired of being frustrated with managing your money? Does it seem like unexpected events are always coming up, and you can't make ends meet? Ever wonder where your money goes? If so, you're not alone.

Recognizing that many women want to learn more about personal finance, Consumer Credit Counseling Service of Delaware Valley (CCCS) offers *FinanciallyHers*®, a financial education program designed exclusively for women.

More than just the do's and don'ts of finance, *FinanciallyHers* empowers women to identify the personal motivations and beliefs that influence how they manage their finances. Once you better understand what drives your money decisions, you can put together an effective plan to meet your financial goals.

Since its start in 2008, *FinanciallyHers* has equipped more than 1,100 women across the Delaware Valley with the tools that can help them successfully manage their finances.

Through *FinanciallyHers*, women explore financial behaviors that influence their critical decisions around money – spending triggers, underlying causes of debt and subconscious obstacles to savings. Members learn the psychology of money management to find ways of improving their financial well-being. And, they participate in financial workshops covering detailed aspects of budgeting, savings and credit.

As a *FinanciallyHers* program member, you have access to the full array of CCCS counseling services, classes, events and special programs – all developed to help you take control of your financial destiny.

Here's a look at some of the benefits you can enjoy:

- ▶ **Financial Counseling** – Meet one-on-one with a counselor to confidentially discuss your personal financial issues.
- ▶ **Advanced Education** – Attend classes on investing, estate planning, retirement savings and more.
- ▶ **Special Events** – Accept an invitation to *FinanciallyHers* Day, which combines education and celebration. Participate in other CCCS and community events throughout the year.
- ▶ **Ongoing Communication** – Receive encouraging e-mails to help you stay on track and provide you with workshop information, tips and links to resources.

FinanciallyHers is not just about solidifying your financial future. It's also about building relationships, learning from others and helping others learn from you. You will meet women who share similar concerns about money, care about financial stability and recognize the importance of setting financial goals. You become part of a network of women who want to build solid financial futures and have the determination to make it happen. The insights you gain are priceless.



FinanciallyHers' Five Core Workshops:

- **Unlocking the Mystery – The Why Behind the Buy**
- **How to Run Your Household Like a Business**
- **Give Yourself (Good) Credit**
- **Investigate Investing:** *Learn How to Save*
- **Your Worth Is Worth Protecting:** *Learn the Basics of Insurance*



Enrollment Is Free

Take the first step to creating your financial future. Once you enroll, you will receive regular communications about upcoming workshops and program benefits. To become a member of *FinanciallyHers*:

- 1 Visit www.cccsdv.org and enroll online; or
- 2 Complete the form below and fax to 215-563-7020, or mail to
Consumer Credit Counseling Service of Delaware Valley
FinanciallyHers
1608 Walnut Street, 10th Floor
Philadelphia, PA 19103



FinanciallyHers ENROLLMENT FORM

Please enroll me as a *FinanciallyHers* member.

Name _____

Address _____

City _____ State _____ Zip _____

E-mail (required) _____

Phone _____

I heard about *FinanciallyHers* through _____