

## SELF TEST

- Has your income recently been reduced?
- Are you saving to buy a home or in the market for a major purchase?
- Do you need to establish good credit?
- Are you "robbing Peter to pay Paul"?
- Have you incurred large, unexpected expenses?
- Have you experienced divorce or other personal changes that have affected your budget?
- Are you being overwhelmed by credit card debt?
- Have medical bills eaten up your savings?
- Are you behind on your mortgage or facing foreclosure?
- Are you unable to save for holiday or upcoming education expenses?
- Are you considering filing for bankruptcy?
- Are you struggling to pay your student loans?

**IF YOU ANSWERED "YES" TO ANY OF THESE QUESTIONS, CCCS CAN HELP.**

**CALL NOW FOR A CONFIDENTIAL APPOINTMENT.**

## ABOUT CCCS

**Consumer Credit Counseling Service of Northern Illinois, Inc. (CCCS)** is a not-for-profit agency that helps people manage their money more effectively.

Today's economy presents special challenges and many of us may find ourselves in unforeseen circumstances. CCCS's certified counselors offer confidential, nonjudgmental assistance to help make your financial life easier. **You don't have to do it alone!**

## MISSION

The mission of CCCS is to improve the quality of life in the community by promoting financial responsibility through counseling, education, and money management services.

*CCCS has been helping people manage their money more effectively since 1982. CCCS is a 501(c)3 not-for-profit Illinois Corporation.*

**CCCS serves all clients regardless of race, color, religion, national origin, sex, age, family status, physical or mental disability, or ability to pay.**

**Main Office:**  
13707 W Jackson St, Suite B  
Woodstock, IL 60098

**Elgin Office:**  
620 Wing St  
Elgin, IL 60123

Counseling also available  
at satellite locations in Lake County

[www.illinoiscccs.org](http://www.illinoiscccs.org)



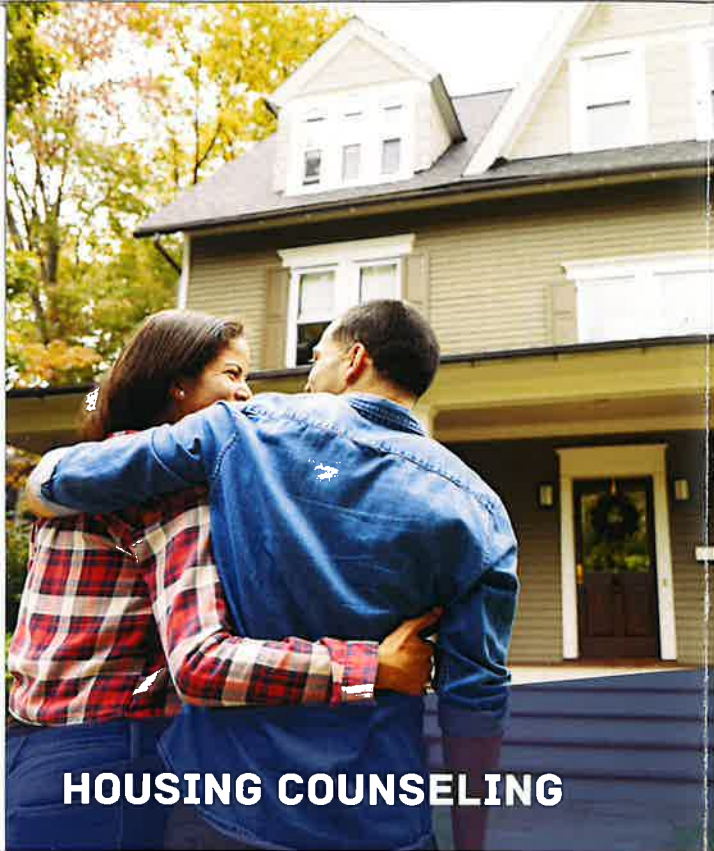
# TOO MUCH MONTH AT THE END OF YOUR MONEY?



**A NOT-FOR-PROFIT CREDIT COUNSELING AGENCY HERE TO HELP YOU!**

Call for an appointment with a certified counselor

# 815-338-5757



## HOUSING COUNSELING

Are you having housing issues? Whether you are trying to find an affordable place to rent, purchasing a home, facing mortgage delinquency or foreclosure, or looking into a reverse mortgage, CCCS counselors can help you find options that will fit your unique situation.

We offer the following types of housing counseling:

- **Pre-Purchase and Down Payment Assistance Counseling**
- **Default Intervention Counseling**
- **Reverse Mortgage Counseling**
- **Pre-Rental Counseling**

## MANAGING DEBT

Unsecured debt may seem overwhelming. Nevertheless, the Certified Credit Counselors at CCCS can simplify the process for you.

Your counselor will design a Debt Management Program (DMP) to repay your debt in 3-5 years. Not only will this program help you pay off your debt, but it will also teach you good spending and saving habits that will benefit you for years to come.

CCCS has helped many people re-establish a good credit history through this program and would be happy to do the same for you.

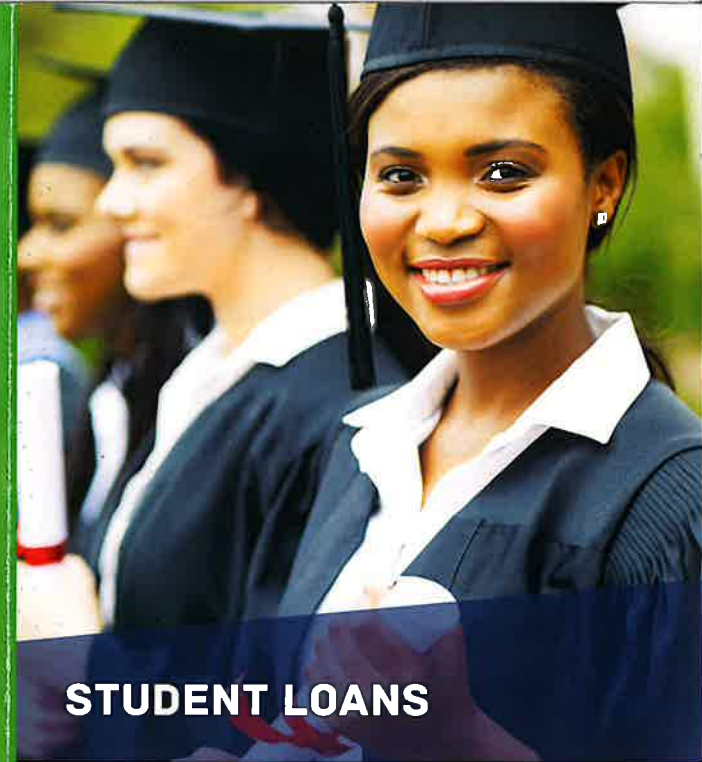
## FINANCIAL LITERACY EDUCATION

CCCS is committed to helping people learn about financial responsibility, and has workshops catered to specialized topics such as budgeting, student loan debt, housing, retirement challenges, and many more topics. Workshops are available for school-age children, adults, and seniors and can be tailored to meet individual or corporate needs. Contact CCCS today to learn more about our currently scheduled workshops, or how to have customized workshops brought to your facility.

## BANKRUPTCY

CCCS offers pre-filing bankruptcy counseling and pre-discharge bankruptcy education. These U.S. Trustee-mandated programs will aid you in exploring alternatives to filing and provide you with helpful guidelines for avoiding bankruptcy in the future.

Let CCCS help you make the most out of a difficult situation. Counseling is available in person, by telephone, or online.



## STUDENT LOANS

There's no denying education is a crucial investment. However, those loans can be crippling! CCCS can ease your burden with a personalized student loan action plan.

Your counselor will work with you to clarify the right next steps for your situation. They can help you determine your eligibility for loan cancellation or deferment, investigate ways to modify payments, challenge collection actions, and more.

You've worked hard on your education and deserve a brighter future. CCCS can help you get there.

## CERTIFIED COUNSELORS

All counselors at CCCS are Certified Credit Counselors. They will help you plan a strategy to take control of your financial situation.