

Below are just some of the services provided by CCMS – These services include **basic financial counseling and education at no cost to the employee or the employer.** (All Information is strictly confidential)

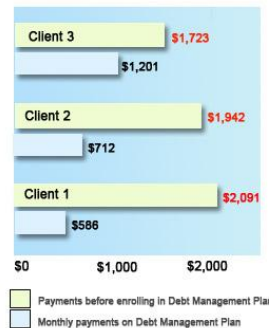
- **Free Credit Counseling Sessions** - We will assess an employee’s situation and



help them develop a budget, determine appropriate options and help in resolving debt issues, discuss ways to improve scores and/or how to repair their credit. **If desired**, we will assist in getting their credit reports and FICO scores from the three major credit bureaus (this report will cost an individual \$14.50). Employees may also get their credit reports **free** from each of the three major credit bureaus once each year (without FICO scores) at: www.AnnualCreditReport.com.

- **Debt Management Program (DMP)** — In some cases an employee may need the help of a DMP. DMP’s are designed to lower monthly credit card payments, reduce interest rates, eliminate credit card debt, usually in 3 to 5 years and restore credit worthiness. Employees entering this program will be responsible for the associated **minimal** costs.

[Debt Management Program Info](#)



- **Foreclosure Avoidance Counseling** – CCMS will work directly with employees who are already in or may be approaching mortgage default. We will help them understand the options and requirements that are specific to their mortgage loan and when applicable, assist in the loan modification process or other foreclosure alternative programs. [Foreclosure Counseling](#)

- **First Time Homebuyers Education** - CCMS provides seminars, workshops and one-on-one counseling to help employees become “mortgage ready” so they can get through the process of buying their first home. Additionally, CCMS will help identify programs that may provide financial assistance to low and moderate income families. [First Time Homebuyers](#)



- **No Cost**

(Charges to CCMS for the combined Credit reports and FICO scores are \$14.50, which we ask the employee to pay)

- With a Memorandum of Understanding, DMP enrollment fees will be waived and a 20% discount off monthly DMP fees will be applied.

In true hardship cases, fees may be further reduced or waived.

- **No Cost**

- **No Cost**

- **Online Financial Courses** - CCMS's proprietary online Financial Education program, "**ConsumerSense**", is a self-study financial course that will teach employees and their families about the fundamental basics of Money, Debt and Credit. This credit counseling course was created to help individuals further understand their personal finances, how to manage them in their everyday lives as well as learn how to modify their financial behavior so they can make better financial decisions in the future. www.consumersense.org



- **No Cost**



- **Calculators** – CCMS has online calculators related to mortgage, auto, credit card, investment, and retirement. [Free Online Calculators](#)

- **No Cost**

- **Free Financial Educational Information and Library** — Topics range from debt management and budgeting to understanding credit scores. Our free self-help educational materials can be accessed online through our website [Library](#) or employees may call 1-800-568-4545.

- **No Cost**

- **Ebooks** - Available online, eBooks provide information on debt – credit – loans – mortgages – real estate and more plus a wide variety of other online articles. [Ebooks](#)

- **No Cost**

-- EMPLOYERS --

- **Seminars** – CCMS provides a variety of financial literacy awareness seminars and/or webinars. *"When your employees (voluntarily) take part in a quality financial education course most of them will implement many of the things they learn and this will improve their financial situation."* (Thomas Garman/Alan Gappinger). [Seminar Samples](#)

- Employers: CCMS will conduct seminars on location for a small fee to cover travel expenses.

Established more than 20 years ago, Consumer Credit Management Services, Inc. (CCMS) is a HUD approved 501(c)3 national non-profit organization.