

Consumer Credit Counseling Service of West Georgia/East Alabama

A Program of The Family Center of Columbus, Inc.

1350 15th Avenue, Columbus, GA 31901

706-327-3239

For over 30 years, **Consumer Credit Counseling Service of West Georgia / East Alabama (CCCS)** has played a vital role in providing counseling and education to help local consumers address important personal financial management issues. **CCCS** is a financial counseling service designed to promote financial literacy and support the financial growth and well-being of individuals and families in our community. Our experienced counselors are certified with the **NFCC** (National Foundation for Credit Counseling), the nation's largest and oldest non-profit financial counseling organization.

We prepare families to ride out economic hardships and build for the future by increasing their awareness and knowledge of:

- budgeting and the importance of paying bills on time
- how to get out of debt and use credit responsibly
- how to stop excessive spending and create a savings plan
- the consequences of bankruptcy
- homeownership readiness for first-time homebuyers
- how to deal with mortgage delinquency issues and avoid foreclosure
- locating and maintaining affordable rental housing
- understanding available options in dealing with student loan debt

Through our financial education classes, personalized financial counseling, and debt management services, individuals and families are provided with the money management tools and resources needed to reach economic self-sufficiency and independence. The services we offer are at little or no cost to help financially unstable families get the assistance they need without causing an additional financial burden. The services that we provide include:

- One-On-One Financial Counseling
- Pre-Purchase Housing and Rental Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Bankruptcy Counseling and Debtor Education
- Credit Report Analysis and Evaluation
- Financial Education Classes and Community Outreach

Our Counselors understand that indebtedness can have serious impacts on family life – impacts that often go well beyond dollars and cents. The stress associated with significant financial issues can affect all areas of life - relationships, physical and mental health, job and/or school performance. That is why CCCS works diligently to provide families with guidance and resources needed to deal with serious financial challenges.

Hours of Operation: *Monday - Thursday 8:00 a.m. –6:00 p.m., and Friday 8:00 a.m. – 12 noon. All counseling sessions are by appointment only.*

Online Education: *Credit When Credit Is Due, Pre-Bankruptcy (Counseling In Motion), and Post-Bankruptcy (Money In Motion) courses are available on our website; www.thefamilycenter.org.*

