

NOVEMBER 2009

EDUCATION RECEIVES COMMUNITY GRANT

DECEMBER CLASSES

CCCS DALLAS CELEBRATES 35 YEARS

WEIGH THE COSTS



**HAPPY BIRTHDAY
CCCS - DALLAS!!**

The Counselor

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Call CCCS; we care!

EDUCATION RECEIVES COMMUNITY GRANT

By Sharon King, Vice President of Development

Project Wise Up, funded by the *Earn it! Keep It! Save It!! Initiative* of the United Way of Metropolitan Dallas, has chosen Consumer Credit Counseling Service of Greater Dallas to participate in a year-long partnership with Girls, Inc. and the Ferguson Road Initiative of Far East Dallas. CCCS Dallas is excited about expanding our community services through this grant initiative.

Under this project, CCCS Dallas will provide financial literacy classes at several locations in East Dallas, Oak Cliff, West Dallas and South Dallas, as well as the Love Field area. Class schedules will be posted and effective on November 1, 2009. In addition, prizes for perfect class attendance will be offered at all sites! (NO child care will be provided.)

Social services benefits counseling will also be available at several locations including the Girls, Inc., family sites and the Family Financial Literacy Hub Site at 7229 Ferguson Road at I-30 in Far East Dallas. **All services** are without charge courtesy of the *Earn It! Keep It! Save It!* grant underwriting this timely project.

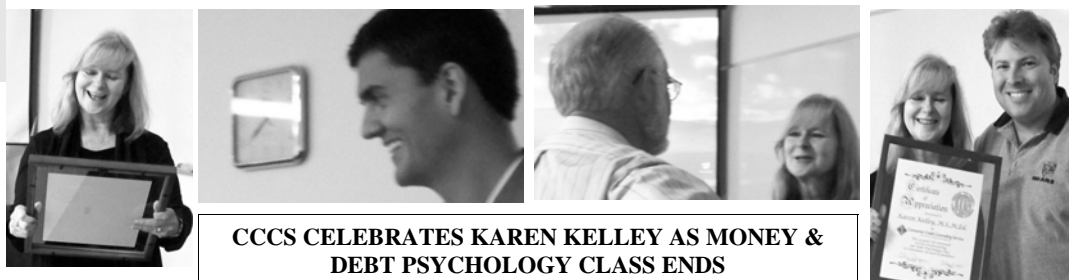
Free income tax preparation by IRS-trained and certified volunteers will be **scheduled** at all project sites and at the main CCCS office at 8737 King George Drive (Dallas), beginning Monday,

February 1, 2010. Tax returns will be electronically filed and will return to the taxpayer the deposited refunds in 10 days for most qualified tax returns. *There are no hidden costs, no loan charges, and absolutely NO preparation fees. Privacy is guaranteed by the IRS.*

IRS-trained volunteers are qualified to secure Earned Income Tax Credits for eligible taxpayers and to explain other issues of tax filing. *This particular program targets taxpayers earning no more than \$50,000 annually.* Please attend if you qualify. Married couples filing jointly must attend clinics together.

Taxpayers will be asked to bring a picture ID, Social Security Cards for all family members; all W-2 and 1099 income forms and information on any other income or deductions. Tax volunteers also need a copy of last year's return, if available; data for any anticipated tax credits and a voided check or check book to facilitate direct deposit of the tax refund.

Watch for the schedule of financial literacy classes, benefits resource counseling and VITA clinics (Free Income Tax Preparation). Information will be available in local CCCS offices, on our website and in future newsletters.



CCCS CELEBRATES KAREN KELLEY AS MONEY & DEBT PSYCHOLOGY CLASS ENDS

DECEMBER 2009 CLASSES

CCCS DALLAS CELEBRATES 35 YEARS OF SERVICE



Most CCCS classes are **FREE & open to the public.** There is a small fee for bankruptcy classes. **NO CHILD CARE AVAILABLE.** *Limited seating, please call to reserve a place.*

DALLAS***So You Want To Be A Home Owner***

Prepares prospective home owners for mortgage readiness, their responsibilities and the home buying process.

English
Saturday, December 5, 8:30 a.m.-4:30 p.m.

Spanish
Saturday, December 19, 8:30 a.m.-4:30 p.m.

Basic Banking

Covers basics of the banking process.
Friday, December 4, 9:00-10:00 a.m.

Managing Your Money & Credit

Teaches basics of money & credit in 4 steps.
Tuesday, December 8, 1:00-4:00 p.m.

Understanding & Improving Credit

Explains how credit bureaus work. Shows consumers how to improve their own credit scores.
Wednesday, December 9, 6:00-8:00 p.m.

Pre-Discharge Bankruptcy Class (\$)

(Pre-requisites: Complete counseling session and bring case number to class.) Certificate.
Friday, December 11, 9:00-11:00 a.m.

To Register, call the Education Department:

(214)-638-2227, Ext. 6862,
toll free at (866) 881-2227 or online at

www.cccs.net

AUSTIN***So You Want to Be a Homeowner***

Saturday, December 12, 9:00 a.m.-3:00 p.m.,
Parts 1 & 2.

Money Matters

Tuesday, December 1, 5:30-7:30 p.m.

Pre-Discharge Bankruptcy Class (\$)

Tuesday, December 15, 5:30-7:30 p.m.

All classes are taught at **CCCS Office**, Twin Towers, Suite 490W, 1106 Clayton Lane.

Please register by calling (512) 447-0711.

COLORADO SPRINGS***So You Want To Be A Homeowner***

Wednesday, December 16, 5:30-10:30 p.m.

Money Matters

Wednesday, December 9, 5:30-6:30 p.m.

Thursday, December 10, 12:00-1:00 p.m.

Pre-Discharge Bankruptcy Class (\$)

Monday, December 14, 1:00-3:00 p.m.

All classes are held at CCCS, 1233 Lake Plaza Dr., Suite A. **Please register at (719) 576-0909 or (800) 798-3328, Ext. 237.**

PUEBLO***Pre-Discharge Bankruptcy***

Wednesday, December 16, 1:30-4:00 p.m.

Classes meet at CCCS, 200 W. 1st St., Suite 302. **Please register by calling (719) 542-6620 or (888) 218-5741.**

HELP IS AVAILABLE NOW

The **211 Hotline** provides referrals to resources for food stamps, health care, and other services in your city or state. **Dial 211** on your telephone for information on the agencies you need.

Professor Emeritus Dr. Frances Feldman stands out as an early pioneer in social welfare and human services in California. When her research uncovered the harmful effects of money stress on families, activist Feldman co-founded **Consumer Credit Counselors**, a national network of 350 counseling services. Eventually, this same organization evolved into the **National Foundation for Credit Counseling** (NFCC), the nation's largest and longest serving national non-profit credit counseling network.

Another visionary, David H. Dugan, established **CCCS of Greater Dallas** in 1974, to uphold the NFCC tradition of nonprofit, community based credit counseling and debt management. Under his guidance, the agency devoted itself to both counseling and consumer education.

Soon CCCS Dallas gained certification as a HUD approved housing counseling agency. Then in 1991, an Education Department was created to teach free

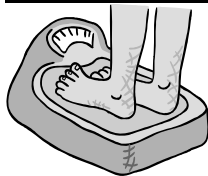
classes in preventative financial education and home ownership to the public with the belief that "An educated consumer is a better consumer."

In 2008, CCCS Dallas became one of eight counseling agencies supporting the **888-995-HOPE Hotline**. In addition, we now offer pre-filing bankruptcy education and other timely services.

Today, CCCS Dallas and its affiliate branches provide services to consumers in-person, by phone, or Internet through 22 locations in four states.

We must be doing something right! This year we celebrate 35 years of consumer education and service. Please join us as we light those birthday candles. Our clients and students deserve to enjoy the cake of success with us. We wouldn't be here without you!

Happy 35th Birthday to Consumer Credit Counseling Service of Greater Dallas!

**WEIGH THE COSTS, ESPECIALLY AT HOLIDAYS!**

Most of us are tempted to indulge in extras on holidays, so stay alert. Small expenses you hardly notice add up just like excess pounds from those extra bites of cake or pasta. Here are a few examples of tempting, overpriced items that only feed a momentary urge. If you avoid or cut down on the these, you can put that extra cash into your holiday savings.

MOVIE POPCORN: But it smells so good! Seriously, movie popcorn (and drinks or candy) can end up costing a lot more than the movie! Get the last laugh by making popcorn at home.

RESTAURANT WINE: Any beverage costs more in a restaurant, but wine and mixed drinks are their big money makers. These items are marked up so much that you could buy a whole bottle with the cash you spend on a glass or two. Save by having your wine at home.

SNACKS & DRINKS: Machine snacks, cold drinks and quick goodies usually cost double or more than in the grocery store. Take your favorites with you to work or the gym and save big!

EATING OUT: Even fast food runs up, but restaurant eating with extras and tips costs a lot more. So keep your outings to a minimum, choose reasonable, neighborhood spots, and definitely avoid high-end establishments! Now and then, treat yourselves to a steak—at home.

PRE-CUT FRUIT & VEGGIES: Pre-cut vegetables are the fastest-growing category of produce at supermarkets. While the convenience of bagged salads or veggies already sliced for stir-fry may save you time, are they really worth the price? You're paying at least 25 to 30 percent more for these products, compared to buying the vegetables whole. Unless you are short of time when cooking for a big holiday crowd, don't be ripped off for vegetables cut up so long ago that they have lost their freshness. Get the kids to help slice and chop on the day you cook, so your family enjoys fresh food plus a few extra dollars.

AIRPORT & NEWS STAND PERIODICALS: Beware the temptation to buy reading material at transit areas where they cost full price. You can easily spend ten dollars or more just on a few newspapers or magazines that will be discarded.