



Consumer Credit Counseling Service for Veterans

Millions of men and women go out every day and fight for our country and our freedoms. You are the heroic line between America and those who want to tear down our nation. Over and over again you place your lives on the line so we can be the land of the free. However, too many times our heroes come back to emotional and financial turmoil in their lives.

Consumer Credit Counseling Service would like to offer our service to help find solutions to relieve the financial burdens that military men and women are facing.

The following are services that we want to offer to Veterans FREE of charge. Please contact **ANY** of our FOUR office locations so that we may help you.

Financial Analysis

Our Financial Wellness Advocate will sit down with you and conduct a thorough and confidential analysis of income and living expenses. We will also discuss and create an individualized spending plan with a plan of action. Sometimes just having a plan for spending goes a long way.

Debt Management Plan

- For individuals whom are struggling to make monthly payments on credit cards.
- According to study by NFCC, 1 in 5 people live off credit!
- A Debt Management Plan could allow individuals to pay off your credit card debt quicker because more money would be applied to the principal balances.
- And, by reducing the interest charges each month, you could potentially save lots of money.
- On a Debt Management Plan, individuals would consolidate debts into one payment.

Credit Analysis

- We will pull a FREE Experian Credit Report complete with score
- An advocate will review your report and help you set up a plan for repayment.
- If you would like, you may also have the advocate create an individualize plan to improve your report.



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139 N. Main St., Suite 101 ■ West Bend, WI 53095 ■ (262) 306-9241

17 Forest Ave., Suite 016 ■ Fond du Lac, WI 54935 ■ (920) 907-4344
505 King St., Suite 212 ■ La Crosse, WI 54601 ■ (608) 784-8380

Housing Counseling

- We can help you prepare for buying your first home. Our certified housing advocate will educate you on the home buying process, and help you prepare for the requirements and responsibilities of home ownership.

Foreclosure Prevention

- CCCS housing advocate is here to help you find the best solution for your unique situation. Our foreclosure prevention services are free of charge.
- Most programs are designed to help people modify or refinance their mortgage. Other programs encourage non-retention options such as a short sale or deed-in-lieu.
- If appropriate, we will also contact your servicer to explore options and even help you apply for specific programs.
- Homeowners are overwhelmed by state and federal mortgage programs that can be difficult to understand. Eligibility requirements can be confusing, and program options vary based on mortgage type and state of residence.

Financial Education

- Financial Wellness Seminars!
- We will talk about Understanding and Establishing Credit to Budgeting, Stretching Your Food Dollar, and much more!
- We have around 40 presentations that we can give at any given time

Representative Payee Services (Advocacy Programs of FSA)

On some occasions financial stress can be overwhelming to a Veteran who is transitioning back in society. Sometimes paying the bills and monthly expenses are just too much to handle for the moment.

We can offer a solution.

- Provide payee services to pay bills for individuals and give weekly allowance after bills are paid
- Providing this service for over 20 years and highly recommended by Social Security
- In-Voluntary and Voluntary Accepted
- Also Provide a “Bill Pay” Service where you can pick and choose which bills we pay
- **Corporate Guardianship**—Guardianship provided for person and estate for persons declared “incompetent” to handle their own affairs. We represent the client to make decisions on medical care, finances, and living arrangements depending upon their needs.
- **Veterans Fiduciary:** 4% of Veterans pension Special Needs Trusts.
- **Special Needs Trusts:** \$500 / year

Consultations

- Identity Theft
- Abusive Debt Collectors (We can help guide you through the process of what evidence to gather and refer to lawyer)
- Cease and Desist Letters
- Credit Disputes