

**Lunch & Learns**

**Train the Trainers**

**Schedule a Series...**

**... or Book a Stand alone**

**Call now to find out more about  
CCCS Financial Literacy  
Workshops for your  
organization!**

**815-338-5757**

**Or email us at:  
info@illinoiscccs.org**



**EQUAL HOUSING  
OPPORTUNITY**



## **ABOUT CCCS**

**Consumer Credit Counseling Service of Northern Illinois, Inc. (CCCS)** is a 501(c)3 not-for-profit Illinois Corporation. Our agency 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!**

Our Certified Financial Literacy Educators are experienced in teaching both adult and young adult learners and are knowledgeable in the field of personal finance.

## **MISSION**

**Our mission is to strengthen and empower communities through counseling, educating and serving individuals in matters of housing and personal finance.**

CCCS has been helping people manage their money more effectively since 1982.

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

### **Main Office:**

13707 W. Jackson St, #B,  
Woodstock, IL 60098

### **Kane County Office:**

620 Wing St, Elgin, IL 60123



**Consumer Credit Counseling Service  
of Northern Illinois**

# **A FINANCIAL LITERACY WORKSHOP FOR EVERY SITUATION**

**Consumer Credit Counseling Service  
of Northern Illinois  
13707 W. Jackson St, Woodstock, IL  
60098**

**815-338-5757**

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www.illinoiscccs.org**



## BASIC BUDGETING WORKSHOPS

**Developing Sound Financial Skills** - Set up a budget and control finances

**Budgeting for Beginners** - Intro for young adults/teens to budgeting basics

**Financial Wellness for Mental Health** - The connection between finances & mental wellness

**Banking Basics** - Everything you need to know when opening that first bank account

**Saving & Investing Basics** - Important info for beginners thinking about investing

**Savings Success** - Identify goals, discuss strategies to reduce expenses and plan for next steps; focused on promoting behavioral change

**Retirement Challenges** - Info on ways to stretch a retiree's dollar and how to budget on a during retirement



Budget

## HOMEOWNERSHIP WORKSHOPS

**The REAL Costs of Homeownership** - Designed to help participants accurately assess costs and budget impact of homeownership

**Understanding Reverse Mortgages** - Overview of eligibility requirements and facts about HECM. Includes info about fees and other costs with this decision

**Renter's Rights & Responsibilities** - Assist clients with basic knowledge regarding fair housing laws, tenant rights AND landlord expectations & responsibilities

**Credit Reports & Scores** - Read & understand credit reports; learn how to improve credit and clean up your report in preparation for any type of purchase



## ...AND SO MUCH MORE!

**Student Loan Repayment** - Discuss facts about student loans, repayment options for federal loans vs private loans & terms related to each

**Ins & Outs of Personal Bankruptcy** - Discussion includes the over all process & requirements for Ch. 7 & Ch. 13; discuss pros & cons of filing bankruptcy

**What is ITIN??** - Focus on who needs ITIN and why. Includes ways ITIN can and cannot be used

**Budgeting for the Holidays** - Discover how retailers entice shoppers to make impulse purchases and how to avoid going overboard when holiday shopping

**Scams, Schemes & Financial Predators** - Info on how to stop a scammer from making you a statistic and how to identify emails & phone calls designed to relieve you of your hard earned cash

**Financial Independence Series** - Six classes created specifically for anyone just starting out, or those who may be newly in recovery and may have no experience in budgeting or saving



Consumer **Credit Counseling** Service  
of Northern Illinois

# 2024

# IMPACT REPORT

## Who we serve

73% of the clients served fell into the low-moderate Income level.

**2,194**

TOTAL  
CLIENTS  
SERVED

**236**

FIRST TIME  
HOMEBUYERS

**74**

REVERSE  
MORTGAGE  
COUNSELING  
SESSIONS

**135**

TOTAL DEBT  
MANAGEMENT  
CLIENTS

**199**

FINANCIAL  
LITERACY  
WORKSHOPS  
PROVIDED TO

**1,012**

ATTENDEES

TOTAL DEBT  
REDUCTION

**\$600,406.00**

AVERAGE DEBT  
PAID PER  
CLIENT

**\$4,447.00**

## CCCS AT A GLANCE

Consumer Credit Counseling Service of Northern Illinois has helped people in the community manage their money with counseling and financial literacy since 1982. CCCS is a 501(c)3 not-for-profit Illinois Corporation.

## WHAT WE DO

Counselors and Financial Literacy Educators assist over 2,000 clients annually, helping them improve their financial well-being and acquire essential skills for financial stability and success.

In 2024, many families faced significant challenges in keeping up with housing payments due to the impact of inflation on their budgets and savings. This situation led to increased demand for assistance from counselors who specialize in helping clients who are behind on rent or mortgage payments.



**Debt  
Management**



**Housing  
Counseling**



**Credit  
Counseling**

## 2024 ACCOMPLISHMENTS

**1**

We are dedicated to providing ongoing rental assistance to both tenants and landlords in McHenry County through our county programs.

**2**

The Credit Builder Loan, our newest program, offers a unique solution for clients to improve their credit while building valuable savings.

**3**

Our Financial Literacy Workshop program is expanding, offering new presentations to a wider audience across our growing service area.



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



**13707 W. Jackson St #B  
Woodstock, IL 60098  
815-338-5757**

**OUR MISSION:** TO STRENGTHEN AND EMPOWER COMMUNITIES THROUGH COUNSELING, EDUCATING, AND SERVING INDIVIDUALS IN MATTERS OF HOUSING AND PERSONAL FINANCE.

## EVALUACIÓN PERSONAL

- ¿Se han reducido sus ingresos recientemente?
- ¿Está ahorrando para comprar una casa o hacer una compra mayor?
- ¿Necesita establecer un buen crédito?
- ¿Está "pidiéndole a Pedro para pagarle a Pablo?"
- ¿Ha tenido gastos grandes e inesperados?
- ¿Esta atravesando por un divorcio u otros cambios personales que hayan afectado su presupuesto?
- ¿Se siente abrumado por las deudas de tarjetas de crédito?
- ¿Tiene gastos médicos que están acabando con sus ahorros?
- ¿Está atrasado en su hipoteca o enfrentando un embargo hipotecario?
- ¿No puede ahorrar para vacaciones o gastos médicos?
- -¿Estás considerando declararse en bancarrota?
- -¿Estás teniendo dificultad para pagar sus préstamos estudiantiles?

**SI USTED RESPONDIÓ "SÍ"  
A CUALQUIERA DE ESTAS  
PREGUNTAS, CCCS PUEDE  
AYUDAR.**

## ACERCA DE CCCS

**Consumer Credit Counseling of Northern Illinois, Inc. (CCCS)** es una agencia sin fines de lucro que ayuda a las personas a administrar su dinero de manera más eficaz.

La vida hoy en día no es como era en el pasado y muchos de nosotros nos podemos encontrar en situaciones imprevistas. Los Consejeros de Crédito Certificados de CCCS ofrecen asistencia confidencial y sin prejuicios para ayudarlo a facilitar su vida financiera. **¡No tiene que hacerlo solo!**

## MISIÓN

La misión de Consumer Credit Counseling of Northern Illinois, Inc. es ayudar a nuestras comunidades a lograr estabilidad de vivienda y financiera a través de la asesoría, la educación y la administración del dinero en cada hogar.

*CCCS ha ayudado a las personas a administrar su dinero de manera más efectiva desde 1982. CCCS es una Corporación de Illinois sin fines de lucro (501C3).*

**CCCS sirve a todos los clientes independientemente de su raza, color, religión, origen nacional, sexo, edad, estado familiar, discapacidad física/mental, o capacidad de pago.**

**Oficina Principal:  
13707 W Jackson St, Suite B  
Woodstock, IL 60098**

620 Wing St, Suite 4, Elgin, IL 60123

Otros lugares del Condado de Lake

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



# ¿DEMASIADO MES AL FINAL DE SU DINERO?



**¡UNA AGENCIA SIN FINES DE  
LUCRO EN CONSEJERÍA DE  
CRÉDITO Y ESTAMOS AQUÍ  
PARA AYUDARLO!**

Llame para hacer una cita con  
un Consejero Certificado al

**815-338-5757**



## CONSEJERÍA DE VIVIENDA

¿No está seguro si está preparado para ser dueño de una casa? En CCCS le podemos ayudar con sesiones de consejería individual.

Estos cursos aprobados por HUD ofrecen capacitación sobre temas esenciales que incluyen el presupuesto básico y la deuda, la comprensión de las hipotecas, la compra y cierre de una casa, la asesoría de hipotecas inversas y más. Estamos aquí para ayudarlo con cualquier recurso que pueda estar disponible para evitar un embargo hipotecario, incluyendo programas Estatales o Federales. CCCS también puede ayudarles a los compradores de vivienda con el asesoramiento que es requerido por algunos prestamistas para recibir asistencia para el pago inicial.

Los consejeros de CCCS quieren ayudarlo a ser dueño de la casa de sus sueños. Llame hoy para comenzar su viaje hacia ser dueño de su casa.

## MANEJO DE DEUDAS

Tratar con cuentas de tarjetas de crédito y deudas sin garantía puede parecer abrumador. Sin embargo, los Consejeros de Crédito Certificados en CCCS pueden simplificar el proceso para usted.

Cuando platique con uno de nuestros consejeros, ellos pueden evaluar sus balances y proporcionarle un Plan de Manejo de Deudas (DMP) que está diseñado para que pague sus deudas en 3-5 años. Muchas de las veces estos planes resultan en intereses y/o pagos mensuales más bajos. Este programa no solo le ayudará a pagar sus deudas, sino que también le enseñará buenos hábitos de para gasto y ahorro que lo beneficiarán en los años por venir.

Los consejeros de CCCS quieren ayudarlo a ser dueño de la casa de sus sueños. Llame hoy para comenzar su viaje hacia su casa propia.

## EDUCACIÓN

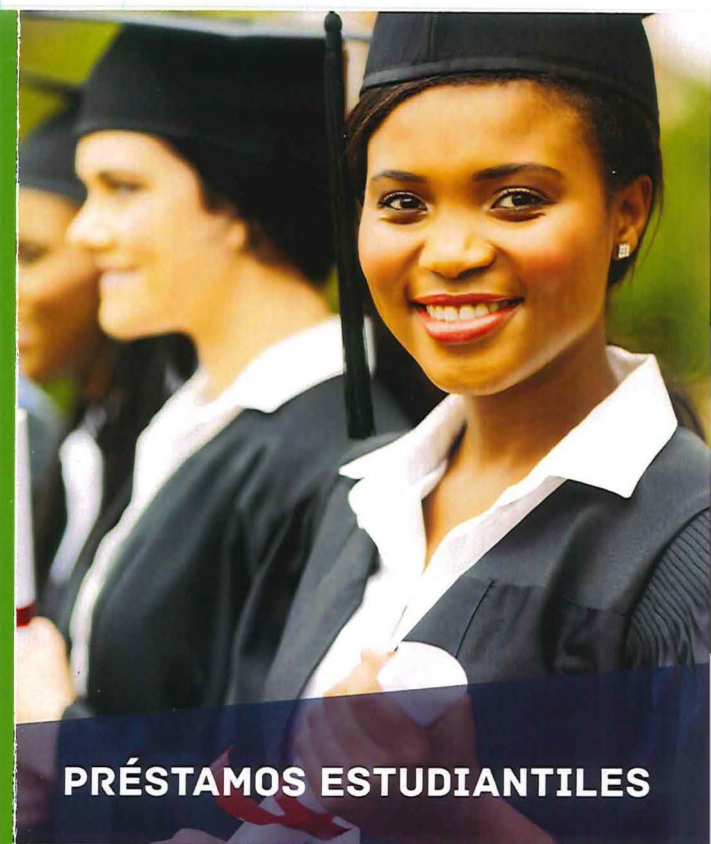
CCCS se compromete a ayudar a las personas de todas las edades a aprender sobre la responsabilidad financiera. Talleres educativos están disponibles para niños en edad escolar, adultos y personas de la tercera edad, y se pueden adaptar para satisfacer las necesidades individuales o corporativas. Póngase en contacto con CCCS hoy mismo para obtener más información sobre oportunidades de educación.

## BANCARROTA

No es fácil tomar la decisión de declararse en bancarrota, pero CCCS puede simplificar el proceso para usted.

CCCS ofrece consejería previa a la declaración de bancarrota y educación de pre-absolución bancarrota. Estos programas exigidos por los Fideicomisarios de los Estados Unidos lo ayudarán a explorar alternativas a la bancarrota y le brindarán pautas útiles para evitar la bancarrota en el futuro.

Deje que CCCS lo ayude a sacar el mayor provecho de una situación difícil. La consejería está disponible en persona, por teléfono o por internet.



## PRÉSTAMOS ESTUDIANTILES

No hay duda que la educación es una inversión crucial. Sin embargo, esos préstamos pueden ser paralizantes! CCCS puede aliviar su carga con un plan de acción personalizado de préstamos estudiantiles.

Su consejero trabajará con usted para clarificar los próximos pasos a seguir para su situación. También pueden ayudarlo a determinar si es elegible para aplazar o cancelar su préstamo estudiantil, investigar formas de modificar los pagos, impugnar las acciones de cobro y más.

Usted ha trabajado arduamente en su educación y merece un futuro más brillante. CCCS puede ayudarlo a lograrlo.

## CONSEJEROS CERTIFICADOS

Todos los consejeros en CCCS son Consejeros de Crédito Certificados. Ellos le ayudarán a planificar una estrategia para tomar control de su situación financiera.

## 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.**

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### Elgin Office:

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Counseling also available at satellite locations in  
Lake County

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# TOO MUCH MONTH AT THE END OF YOUR MONEY?

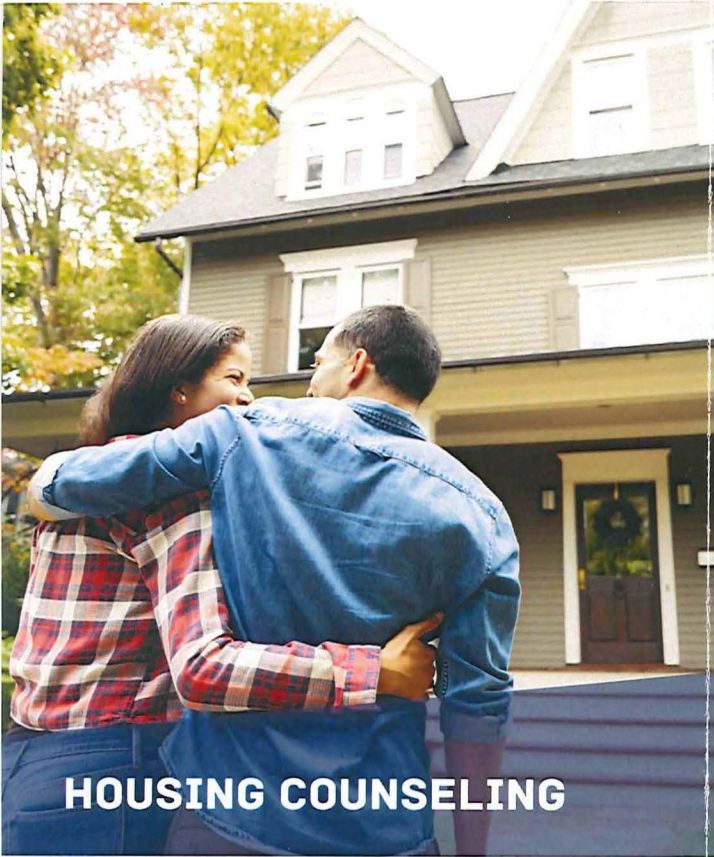


## CCCS of Northern Illinois

**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.

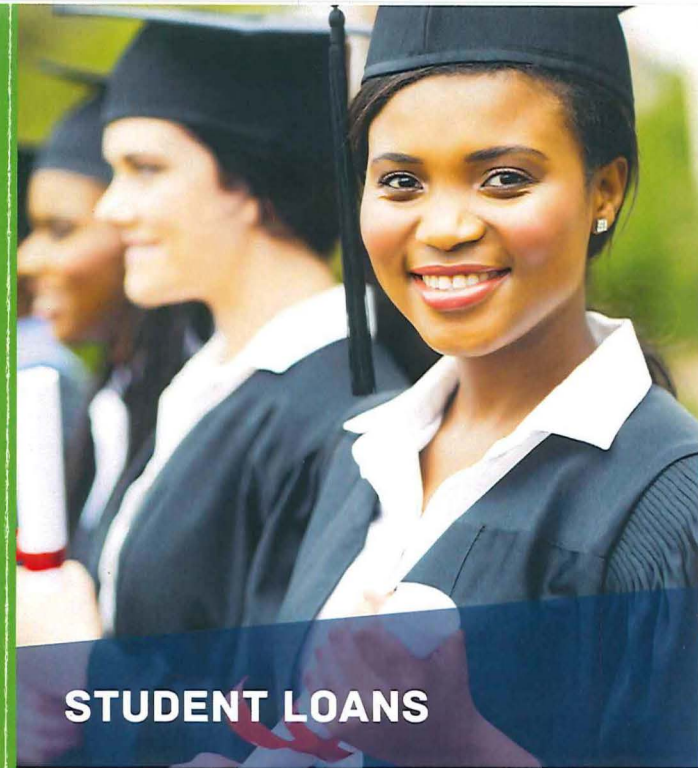
## FINANCIAL LITERACY EDUCATION

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.