



CCCS CONSUMER CREDIT
COUNSELING SERVICE
of BUFFALO, INC.
(716) 712-2060

40 Gardenville Pkwy, Ste 300

West Seneca, NY 14224

consumercreditbuffalo.org

Email: cccs@cccsbuffalo.org

Toll Free: (800) 926-9685

*CCCS of Buffalo also offers satellite
locations throughout WNY*



Financial Education

Division of CCCS

Dollars & Sense

Financial educators teach creative ways to save, budgeting techniques and debt control.

Credit Counts

Learn what you can do to maintain or re-establish your credit worthiness.

College Credit for Life

Teaching high-school or college students how to budget, understand credit and student loans.

Money In Motion

A holistic financial education course that provides discussion about budget planning, how to maintain or re-establish your credit and consumer protection laws.

Additional Classes

About CCCS & our Services

Identity Theft

First-Time Homebuyers Class

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Financial Services



“Our Business Is Your Credit”

*A nonprofit community agency
serving WNY since 1965*



Financial Services

Financial Counseling

During a session, a certified counselor will review your:

- ◆ Income and expenses
- ◆ Unsecured debt obligations
- ◆ Options for repayment including a CRP

Creditor Repayment Plan (CRP)

Benefits you are likely to receive:

- ◆ Lower interest rates on credit cards
- ◆ Lower minimum payment amounts
- ◆ No more late or over-limit fees

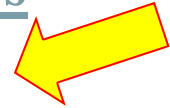
Credit Report Review

Counselors will review your credit report & score, recommend how to increase your score and assist you with disputing errors.

*Are you a landlord?
Ask about our tenant program!*

Student Loan Counseling

An enhanced Financial Counseling session designed to assist you in evaluating your student loan repayment options and assists in the application process.



Counselors always have
YOUR
best interest in mind!



Financial Coaching

Counselors will help you create a personal budget based on your financial goals while also providing a credit report review.

Housing Counseling

An enhanced Financial Counseling session also assisting with mortgage issues. Certified counselors will review your mortgage repayment options and work with you and your lenders for a resolution.

Additional Services

- ◆ Reverse Mortgage Counseling
- ◆ Bankruptcy Counseling



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