



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

40 Gardenville Pkwy, Ste 300

West Seneca, NY 14224

[consumercreditbuffalo.org](http://consumercreditbuffalo.org)

Email: [cccs@cccsbuffalo.org](mailto: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

**CCCS** CONSUMER CREDIT  
COUNSELING SERVICE  
of BUFFALO, INC.

**(716) 712-2060**

## ***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 DMP

## Debt Management Plan (DMP)

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



(716) 712-2060

