#### **CCCS** of Rochester

Presented By: Andrea Colline











#### CCCS of Rochester -

A Trusted Community Partner Since 1970



CCCS of Rochester is proud to be the only locally-based non-profit Credit Counseling Agency in the Rochester area.











#### Our Mission & Affiliations

Our focus is on the financial health of individuals and families, helping those we serve to achieve financial wellness through our programs and services.

- Member agency of the National Foundation for Credit Counseling
- Licensed by the New York State Department of Financial Services and the US Department of Housing and Urban Development
- A member of the Better Business Bureau with an A+ rating











## **CCCS Programs**





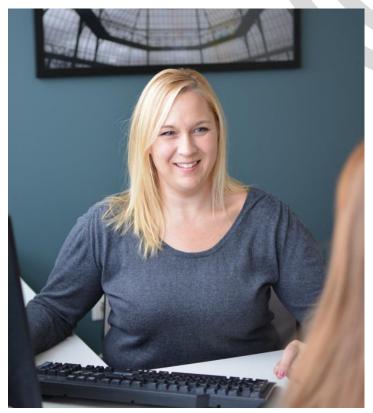






## Our Focus: You & Your Goals

We are genuinely committed to providing guidance to help you achieve your financial peace of mind.













#### Our services:

#### Counseling programs:

- Budget & Credit
- Debt Management Programs
- Bankruptcy













## Financial Empowerment Counseling

Provides free one-on-one financial counseling as a public service. Partnership with the City of Rochester.

- Savings
- Banking
- Debt
- Credit
- https://www.rochesterfec.org/services











### Housing Counseling

### Counseling programs:

- First-Time Homebuyer
- Foreclosure Prevention
- Reverse Mortgage
- Bankruptcy













## Homebuyer Workshop

- HUD approved
- Required for most grant programs
- Can be completed online using Ehome America
- Cost is \$40.00
- Certificate good for 12-18 months depending on loan type











## Homebuyer Workshop

- To complete workshop start with this link
- https://www.cccsofroch ester.org/services/housi ng-counseling/firsttime-homebuyerworkshop









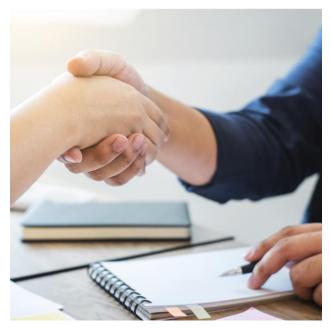




## Our approach: Trust & Support

#### Our financial counseling is:

- Affordable
- Individualized
- Confidential
- Comforting
- Motivating













# What can you expect in a counseling session?

#### Session Outline (~ 60 min)

- Discuss goals
- Budget review
- Debt review
- Action plan

\*In-person or over the phone.



Together, you and your counselor will **craft solutions** to help you meet your financial goals.

After your counseling session you will feel, at the very least, **organized** and **in control**.











### To set up an appointment...

Call: (585) 546-3440

www.cccsofrochester.org

# Consumer Credit Counseling of Rochester



**a**CCCSofRochester











### To set up an appointment...

Call: (585) 546-3440

Email: cccsinfo@cccsofrochester.org

Andrea Colline acolline accesofrochester.org

Schedule an intake session online













# Q&A









