

Since 1971, Consumer Credit Counseling Service of Southern Oregon has provided counseling for credit, debt management, budgeting, housing, and financial education to the community. Most of our clients hear about us from their friends and neighbors.

Stretching Your Dollar

With the cost of living on the rise, this class covers how to get the most from your hard earned paycheck. Topics include:

- Saving money at the grocery store
- Driving your car for less
- Home weatherization and conservation
- Trimming your budget
- Controlling impulse spending

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| February 7th 3:30-5:00 PM | April 11th 3:30-5:00 PM | June 13th 3:30-5:00 PM |
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10 Steps to Home Ownership

If you are thinking about buying a house? Whether it's your first home or you're bouncing back after a foreclosure or bankruptcy, this fast moving class is an overview of the current process. Learn how to place yourself in the best position to reach your goal. This class takes you through preparing yourself financially, improving your credit and shopping for a loan.

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| January 25th 3:30-5:00 PM | March 22nd 3:30-5:00 PM | May 24th 3:30-5:00 PM |
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Employers:

Need a customized program to meet the needs of your employees? CCCS would be glad to assist .

Budgeting Made Easy

A well-planned budget is the key to achieving your financial goals. *Budgeting Made Easy* gives you an in-depth look at :

- Creating a personal budget
- Setting your financial goals
- Reducing your spending
- Organizing your money
- Controlling impulse spending

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| January 19th 3:30-5:00 PM | March 16th 3:30-5:00 PM | May 18th 3:30-5:00 PM |
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Understanding Your Credit Reports & Scores

You can SAVE MONEY by rebuilding a poor credit score. Knowing what is on your credit report is the place to start. You will learn how to get a free copy of your three credit reports. You will also learn how to read a report and get tips on how to correct errors you may find. Getting your credit report in good order might make the interest rate of your next house or car lower, and even lower your monthly auto insurance rate.

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| February 15th 3:30-5:00 PM | April 19th 3:30-5:00 PM | June 21st 3:30-5:00 PM |
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Registration fee \$10 Per person for each class

To Register for a class:

Call our office during regular business hours at 541-779-2273.

Student Loans

DO YOU KNOW WHAT TO DO?

This class gives you information about how to find out who is your loan servicer, how much you owe, the status of your loan(s), options for repayment, what to do if your servicer will not work with you, and how to work student loans into your budget.

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| February 23rd | 4:00-5:00 PM |
| May 9th | 4:00-5:00 PM |

All classes held at
**Consumer Credit
Counseling Service of
Southern Oregon, Inc.**
820 Crater Lake Ave., #202
Medford, OR 97504

Bankruptcy Counseling and Education:

Since 2007, Consumer Credit Counseling Service has provided the court required counseling and education for people who need to file bankruptcy. CCCS offers face to face counseling at the Medford office. The bankruptcy education course is taught monthly in Medford. Services are also available on-line through CCCS by visiting the bankruptcy tab at www.cccso.org.



CONSUMER CREDIT
COUNSELING SERVICE



We Can Help ...

- Free Budget/Credit Counseling
- Debt Management Programs
- Credit Reports
- HUD-Approved Housing Counseling
- Bankruptcy Certificate Services
- Community Education Programs
- MMP Volunteer Program

Consumer Credit Counseling Service is your trusted money and credit management solution

CCCS of Southern Oregon offers financial education scholarships to those students who qualify. Please be sure to ask.



CONSUMER CREDIT
COUNSELING SERVICE
OF SOUTHERN OREGON

**SERVING OUR
COMMUNITY SINCE 1971**

**820 Crater Lake Ave #202
Medford, OR 97504**

**Phone: 541-779-2273
Fax: 541-779-6412
Website: www.cccsso.org**

Consumer Credit Counseling's January - June 2017 Class Schedule



**Let Us Help You
Hold on to Your
Hard Earned Cash**