

# **Consumer Credit Counseling Service Overview of Financial Wellness Programs**

## **15 Things you need to know before you leave home**

Are you ready for your children to leave for college? Is your teenager ready to leave the nest? Learn 15 helpful hints in preparing for college that no one ever told you, but you should know. From dorm life to financing the education, learn some of the pitfalls and costs that you might not have considered, and possible solutions to help you through this process.

## **Adult Guide to Plastic**

What to look for when selecting a credit card, how to use them wisely, and which cards best fit your needs.

## **Are You Ready to Buy Your Home? (Make Your Move)**

Thinking about buying a home? Homeownership is the American dream, but are you ready? Learn how to get yourself into a financial position so that you can purchase that dream home.

## **Basics of Insurance**

Learn about the different types of insurance, how to reduce your premiums and minimize your risks.

## **Basics of Savings & Checking**

Learn how to start saving, using a checking account, and start building that safety net for when things “just happen”.

## **Beating the Financial Squeeze**

Life happens....learn ways to start a spending plan, stick to it, and take control of your finances.

## **Common Sense Ways to Save**

We all can save money; we just need to know how we are going to do it. Learn different ways of approaching savings and how to start a savings habit.

## **Facing Mortgage Issues**

Having trouble making your house payment? Heading for or currently in foreclosure? This class will answer questions about your options and give you information about how to avoid or stop foreclosure.

## **How to Get Out of Debt FASTER**

Learn how to develop a simple plan to get debt **FREE**. Learn the simple strategies you can use to pay off your debt faster and the keys to financial freedom.

## **How to Build and Improve Your Credit Score**

Learn how to improve your score, clean up your credit and how to obtain a **FREE** copy of your credit report.

## **If you were to Lose your Identity – Identity Theft**

Identity theft is the fastest growing crime in the United States. Learn how to protect yourself, your information and know what to do if you become a victim.

## **Improving Your Financial Position**

There are many pieces to our financial position. Understanding what those pieces are and how they fit together can help you figure out your priorities and what is involved in accomplishing a better financial position.

## **Living On a Fixed Income**

Living on a fixed income is not easy, but there are ways to save money every day. Here's how you can stick to that tight budget and still save for that rainy day!

## **Making Dreams Come True**

We all want the most out of life. Learn how to change your outlook on life and make your dreams come true. It's not just about setting goals; it's about making things happen!

## **Managing During Tough Times**

When you get to a financial bump in the road...you need a plan. Discover the steps to take and other possible resources available in the community.

## **Managing Holiday Spending & Stress**

Holidays are stressful enough without wondering how you're going to pay for things. Start a plan early so holiday gift giving is fun, inexpensive, and not a budget breaker.

## **Meet Penny the Pig**

Penny is a unique piggy bank that will help teach your children about spending and saving money. The program is for parents and their children from ages 3-10. All children attending with a parent will receive a Penny the Pig bank.

## **Money in Motion**

When things get out of control, and it seems there is no way out, learn how Bankruptcy works, and if this is the right option for you.

## **Money Personalities**

Do you know your money personality? Come and learn about the different money personalities in this fun and interactive session. This will help you determine which money personality fits you and how that works in your family situation and lifestyle.

## **Scams and Schemes to Get Your Money**

Everyone wants your money! What can you do to do to protect yourself? Learn about various scams and schemes that are used to try to get your money, including telemarketing, the internet, and mail. Learn some simple prevention habits and precautions that you need to know to protect yourself.

## **Seven Steps for Financial Success**

Learn the 7 basic steps to financial success from visualizing success to accomplishing your goals.

## **Stretching Your Food Dollar**

What could you do with that extra money? Hate grocery shopping? Eat out or order in more than 3 times per week? Learn basic concepts of getting more for less in your grocery shopping. Discover how to save 10% or more on your grocery bill every month.

## **Teaching Your Kids about Money**

Teaching kids about money starts early. Learn about some of the ways our kids have already learned about money and some new ways to teach them about financial responsibility.

## Understanding and Establishing Credit

Do you know anything about credit and how it works? Learn about the basic types of credit and the costs involved with purchasing on credit, including payday loans, rent-to-own, and “no payments until...”

## Understanding FICO Scores

What does a score mean? Who uses credit scores? What information is used to put your score together? Come and get the answers to your FICO score questions.

## Understanding Your Tax Assessment

What is your home REALLY worth? Have you received your tax notice and don't feel your home is fairly assessed? Learn what the difference is between assessed and appraised value and how to appeal the assessment to the local assessor.

## You & Your Credit Report

What is your credit score? What does it mean, and why is it so important? Learn what a credit report contains and how this information is used by creditors to determine whether or not you will be considered for a loan. Find out who the three major credit bureaus are and how to obtain a FREE copy of your credit report.

## Consumer Credit Counseling Service Office Locations:

Sheboygan-1930 N.8th Street (920) 458-3784  
Fond du Lac-17 Forest Avenue Suite. 016 (920) 907-4344  
West Bend-139 N. Main Street (262) 306-9241  
La Crosse-505 King Street, Suite 212 (608) 784-8380

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