

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

3:30-5:00	3:30-5:00	3:30-5:00
Aug 9th	Oct 11th	Dec 5th

### **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.

3:30-5:00	3:30-5:00	3:30-5:00
Jul 25th	Sep 12th	Nov 14th

### **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.

This class gives you an in-depth look at:

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

3:30-5:00	3:30-5:00	3:30-5:00
July 27th	Sept 6th	Nov 8th

### **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.

3:30-5:00	3:30-5:00	3:30-5:00
Aug 22nd	Oct 24th	Dec 19th

**Registration fee \$10**  
**Per person for each class**

### **To Register for a class:**

Call our office  
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.

4:00-5:00	4:00-5:00
Aug 29th	Nov 7th

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 the pre-filing bankruptcy counseling by appointment in person. The pre-discharge bankruptcy education class is held monthly. Services are also available on-line through our website by visiting the bankruptcy tab at [www.cccsso.org](http://www.cccsso.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.



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can  
make all the difference.*



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](http://www.cccsso.org)**

## Consumer Credit Counseling's July - December 2017 Class Schedule



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