



MONEY WISE



A Publication of Consumer Credit Counseling Service of Fayetteville
With Branch Offices in Central and Southeastern North Carolina

Krista Guin, Editor

January—March 2007

Debt Free in 2007

Does your New Year's resolution start off with getting out of debt? Realistically, not everyone can become completely debt free during the new year. However, you can start the new year off with a plan that will eventually make your money troubles disappear. Although the holiday bills may have already started appearing in your mailbox, you can still achieve your goal. Maybe you have failed in previous attempts at financial freedom, but don't let that bring you down. You can begin again and continue on with a successful plan to your financial freedom.

First, create a simple budget to track your spending and keep your expenses in check. Next, start eliminating unnecessary expenses from your budget. For example, if you have a cell phone, eliminate extra costs on your bill by cutting your service plan down to the minimum. Do this with all your bills; you may be surprised at how much you can save. The money that you save can be set aside in a savings account or it can be used to pay off debt. Begin with the smallest debt and pay that one off first. Then start on the next one. You should continue to do this until all debts are paid! If it turns out not to be as simple as it sounds, you may need the help of a certified credit counselor.

For help with your new spending plan, contact CCCS to set up an appointment. A CCCS counselor will provide the guidance and support that you need to successfully develop and complete your financial plans. To further assist you, Spending Planners are also available for \$10 in the CCCS of Fayetteville and Branch Offices. To get yours, stop by or call today. See back for detailed phone list.

Free Tax Preparation

It's time to start thinking about your taxes again. Would you like to get them filed at no cost? Call CCCS to schedule your **Free** income tax preparation session. Get both your Federal and State Income Tax forms completed at no charge. E-Filing is available and refunds can be mailed back to you or direct deposited into your account. Call us today at (910) 323-3192. Guidelines apply.

REMINDER TO ALL NEW DSP CLIENTS!!!

The **Newcomers** workshop is scheduled for the third Monday of every month. Everyone enrolling in the DSP should plan to attend within the first three months of their program. This class covers budgeting techniques and ways to help cut monthly household expenses. **Please call to schedule your workshop today:** 910-323-3192 or 888-381-3720. Branch offices in Wilmington, Kinston, Goldsboro and New Bern offer this program.

Congratulations!

John Colvin, Jr. became a certified financial counselor on October 23, 2006. John is located in our Green Street Office.

Mike Young became a certified financial counselor on October 23, 2006. Mike is located in our Wilmington Branch Office.

Rosey Clarke-Mace became a certified financial counselor on November 09, 2006. Rosey is from the Pentagon Federal Credit Union location.



CCCS Director
Patricia Tyson

Management Staff

Dianne Bright, Accounts Manager
Esther Acker, Community Education & Outreach Coordinator
Sonji Holmes, Administrative Assistant Supervisor

Counselors

Marilyn Fields, Amy Kemp, Paul Lincoln,
John Colvin, Jr., Rosey Clarke Mace,
and William Young

Administrative / Support Staff

Rolanda Nelson
Josephine Gainey, Mary McCormick,
Rebecca Tew, Michelle Angel
and Krista Guin

Happy Holidays from CCCS!



Spending Planners are available in the CCCS Fayetteville office. Stop by and get yours today!

Kid's Corner

Find the following words in this fun word search. Words can be found horizontally, vertically, diagonal and backwards.

Money Terms

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| e | r | b | b | s | s | r | t | a | e |
| s | o | c | r | e | d | i | t | y | d |
| i | n | b | i | o | i | t | t | n | l |
| l | t | a | l | k | s | e | o | s | o |
| v | o | l | s | e | c | b | m | e | g |
| e | a | a | v | t | o | o | y | i | i |
| r | v | n | n | i | u | n | t | a | d |
| e | i | c | n | b | n | l | o | s | n |
| t | s | e | r | e | t | n | i | a | u |
| t | a | x | p | d | e | b | t | d | f |

- balance
- bond
- credit
- debit
- debt
- dime
- discount
- dollar
- fund
- gold
- interest
- invest
- loan
- penny
- save
- silver
- stock
- tax

The CCCS Calendar

Payment Received By (Mondays)* Weekly Disbursement On (Thursdays)*

| January | January |
|----------|----------|
| 2 | 4 |
| 8 | 11 |
| 15 | 18 |
| 22 | 25 |
| 29 | 30 |
| February | February |
| 5 | 8 |
| 12 | 15 |
| 19 | 22 |
| 26 | 27 |
| March | March |
| 5 | 8 |
| 12 | 15 |
| 19 | 22 |
| 26 | 29 |

Exceptions may apply due to holidays, inclement weather and other unforeseen circumstances.

Workshop Schedule

January 2007

- 04 Introduction to Spending Plans (6-8 pm Salvation Army, Russell Street)
- 08 Steps to Re-Establishing Credit (6-8 pm HQ Library Pate Room)
- 09 Financial Management for FTAC Pope AFB (9-10 am)
- 10 Introduction to Spending Plans (6-8 pm Lake Rim Headstart Parents)
- 12 Agency Staff Training (10am-3 pm)
- 13 Personal Financial Mgmt (Pre-Discharge Bk)(9am-Noon)
- 15 Newcomers @ CCCS (5:30-7)
- 17 Introduction to Spending Plans—Campbell Terrace Res Ctr(10 am-Noon)
- 22 Money Mentor, Work First, DSS, 2 Days (9 am-Noon)
- 25 Financial Management for FTAC Pope AFB (9-10 am)
- 27 1st Time Homebuyers Workshop, Seabrook (9am-4pm)
- 27 1st Time Homebuyers Workshop, Goldsboro (9am-4pm)

February 2007

- 08 Financial Management for FTAC Pope AFB (9-10 am)
- 09 Agency Staff Training (10am-3 pm)
- 10 Personal Financial Mgmt (Pre-Discharge Bk)(9am-Noon)
- 12 Introduction to Spending Plans (CCEC HS 6-7 pm)
- 15 Personal Financial Mgmt (Pre-Discharge Bk)(6-9 pm)
- 19 Newcomers @ CCCS (5:30-7 pm)
- 24 1st Time Homebuyers Workshop, Myers (9am-4pm)
- 26 Money Mentor, Work First, 2 Days (9 am-Noon)

March 2007

- 05 Introduction to Spending Plans, HQ Library Pate Room (6-8 pm)
- 08 Financial Management for FTAC Pope AFB (9-10 am)
- 10 Personal Financial Mgmt (Pre-Discharge Bk)(9am-Noon)
- 15 Personal Financial Mgmt (Pre-Discharge Bk)(6-9 pm)
- 19 Newcomers @ CCCS (5:30-7 pm)
- 22 Financial Management for FTAC Pope AFB (9-10 am)
- 24 1st Time Homebuyers Workshop, Goldsboro (9am-4pm)
- 26 Money Mentor, DSS, Work First, 2 Days (9 am-Noon)
- 31 1st Time Homebuyers Workshop, Seabrook (9am-4pm)

Neighborhood Financial Care Centers

| | |
|-------------------------|----------------------------------|
| Fayetteville, Green St. | (910) 323-3192 (888) 381-3720 |
| Fayetteville, PFCU | (910) 487-0056 (888) 381-3720 |
| Goldsboro | (919) 751-3868 (888) 464-1060 |
| Lumberton | (910) 671-4502 (877) 671-4502 |
| Smithfield | (919) 989-8111 (877) 870-4877 |
| Sanford | (919) 776-2101 (877) 686-2101 |
| Coastal Carolina | (252) 638-6133 (877) 261-8619 |
| Southern Pines | (910) 246-3288 (877) 868-3288 |
| Kinston | (252) 522-8004 (866) 522-6792 |
| Wilmington | (910) 332-8957 (888)252-1629 |



MEMBER
People Who Care