



MONEY WISE



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

Krista Guin, Editor

October - December 2007

CHILDREN AND GIFT GIVING

Fair exchange is at the heart of most of the financial life skills lessons we have been taught. That's not quite true in the case of gift giving and receiving. This is an area where the heart comes first. But there's still plenty of room for the head to operate in the service of the heart. There are rules and guidelines that can eliminate confusion, frustration, and uncertainty and make the giving and receiving of gifts the experience of sharing from the heart that it was meant to be.

First, plan in advance. Make sure that everyone in the family has a gift-planning calendar. Of

course, you know the dates of Christmas, Hanukah, Kwanzaa or any other holiday on which your family traditionally exchanges gifts, so these will be easy to mark. Next, mark birthdays, anniversaries, graduation, or any special events that will require a gift. But that's just the start of it. Knowing when a birthday is coming up is one thing... but when is the right time to start saving for it? This should be marked on everyone's calendar.

Make sure your kids understand the importance of giving appropriately. You can explain to the kids that parents and grandparents love

all gifts the same, no matter how much is spent for them. A better solution is to have the kids pool their resources for one gift, with everyone putting in what he or she can afford as a percentage of their allowance.

Once your child knows how much she or he is going to be spending on gifts, they can begin to make a savings schedule. If they take the cost of the gift and divide it by the amount they are going to spend each week, then they know how many weeks they are going to have to save. Thereafter, they can mark on the calendar the week they are to start saving.

Patricia Tyson, Director

Announcements

Automatic Debit Payment Services

CCCS of Fayetteville now has a new and improved method of automatic debit payments. We have obtained the services of Vanco Services, a third-party payment concentrator, and are now able to offer you more flexibility when choosing your debit date. You will no longer be limited to the 2nd or 16th of the month for the draft. Call the Fayetteville office or your local branch office for more details.

Debit Card Payments

We want everyone to know that we heard you in your requests for alternate payment solutions. We are researching our options to be able to offer you the option of making your monthly payment using your debit card. This new service will eliminate the need of purchasing cashier checks or money orders.

Spending Planners make great stocking stuffers. Stop by CCCS and get yours today!

New Maintenance Fees

By now all CCCS Debt Solver Plan (DSP) clients should have received notification that their Maintenance Fee (formerly the client contribution) will be increasing by \$7.00 to \$32.00 beginning October 1, 2007. This increase is due to the rising costs we've incurred in maintaining your plan and disbursing payments to your creditors. We thank you in advance for your continued support.

Congratulations!

Sonji Holmes - Sonji completed the Managing and Resolving Conflict course on August, 21, 2007. This course is offered through the American Management Association.

Esther Acker and **Amy Kemp** attended Advanced Training for Certified Reverse Mortgage Counselors on June 22, 2007. The training prepared them to take the national certification exam. The certification will allow them to conduct reverse mortgage counseling by phone, as well as nationally.



CCCS Director
Patricia Tyson

Management Staff

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

Counselors

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

Administrative / Support Staff

Amanda Fountaine, Josephine Gainey,
Krista Guin, Rolanda Nelson, and
Rebecca Tew

Happy Holidays from CCCS

ALL ACTIVE CCCS DEBT SOLVER PLAN (DSP) CLIENTS CAN NOW ACCESS THEIR ACCOUNT ONLINE!!



DMS Web is now available to all of our active clients. You will be able to view and print your monthly statement, update personal information and obtain your payment history. It's also a convenient way to contact us if you have any questions about your account.

CALL THE FAYETTEVILLE OFFICE TO TAKE ADVANTAGE OF THIS NEW SERVICE!!!

HOLIDAY COUNTDOWN ALERT

Don't let the holidays bust your budget!

Now is the time to stay on track.

You carefully budgeted and planned your gift list. You've saved each month for gifts. So far, you have managed to stick with your plans.

Remember your goal to get spending under control.

Think how wonderful the freedom of no credit card payment or holiday loans will feel! Leave the credit cards at home. Take only the cash you planned to spend.

Resist the urge to splurge.

There may be people that you forgot to include on your gift list. Work last minute gifts into your spending plan. Remember – impulsive buys are often the most expensive.

Enjoy your holidays!

Congratulations on celebrating within your budget.

The CCCS Calendar

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

October	October
1	4
8	11
15	18
22	25
29	30
November	November
5	8
12	15
19	21
26	29
December	December
3	6
10	13
17	20

Workshop Schedule

October 2007

- 04 Financial Management for FTAC Pope AFB (9-10 am)
- 04 Interagency Fair at Bunce Manor (1-5 pm)
- 06 New Bern Housing Authority Money Management (9 am-1 pm)
- 08 Steps to Reestablish Credit, East Regional Library, Fayetteville (6:30-8:30 pm)
- 10 Money Management, St. Mark Church, Goldsboro (6-7 pm)
- 12 Hoke County Housing Expo, Raeford (1-6 pm)
- 13 Personal Financial Mgmt (Pre-Discharge Bk)(9am-Noon)
- 15 Newcomers—Budgeting & DSP Questions in Fayetteville (5:30-7 pm)
- 17 Understanding Credit for the Council on Aging, Kinston (1-3 pm)
- 18 Financial Management for FTAC Pope AFB (9-10 am)
- 18 Personal Financial Mgmt (Pre-Discharge Bk)(6-9 pm)
- 23 MoneyWiSe Money Management (10-11 am, Grove View Terrace Res Ctr)
- 27 1st Time Homebuyers Workshop, Myers (9am-4pm)
- 29 Money Mentor, Work First, DSS, 2 Days (9 am-Noon)

November 2007

- 01 Financial Management for FTAC Pope AFB (9-10 am)
- 10 Personal Financial Mgmt (Pre-Discharge Bk)(9am-Noon)
- 15 Financial Management for FTAC Pope AFB (9-10 am)
- 15 Personal Financial Mgmt (Pre-Discharge Bk)(6-9 pm)
- 15 Money Management, WAGES, Goldsboro (1-2 pm)
- 17 Understanding Credit, Kinston Council on Aging (1-3 pm)
- 17 1st Time Homebuyers Workshop, Myers (9am-4pm)
- 19 Newcomers—Budgeting & DSP Questions in Fayetteville(5:30-7 pm)
- 21 MoneyWiSe Money Management (10-11 am, Grove View Terrace Res Ctr)
- 26 Money Mentor, Work First, 2 Days (9 am-Noon)
- 26 Credit Fraud & ID Theft, FTCC CBI (6-8 pm)
- 27 Money Management West Area Elementary School (4-5 pm)
- 29 MATES Health Fair, Ft Bragg (8:30-10 am)
- 29 Financial Management for FTAC Pope AFB (9-10 am)

December 2007

- 08 Personal Financial Mgmt (Pre-Discharge Bk)(9am-Noon)
- 10 Steps to Reestablish Credit, Bourdeaux Library , Fayetteville (6:30-8:30 pm)
- 13 Financial Management for FTAC Pope AFB (9-10 am)
- 15 1st Time Homebuyers Workshop, Seabrook (9am-4pm)
- 17 Newcomers—Budgeting & DSP Questions in Fayetteville(5:30-7 pm)
- 18 MoneyWiSe Money Management (10-11 am, Grove View Terrace Res Ctr)
- 20 Financial Management for FTAC Pope AFB (9-10 am)
- 20 Personal Financial Mgmt (Pre-Discharge Bk)(6-9 pm)

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

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



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