

Education is the Key

Remember when you first learned to drive a car? How successful would you have been if you never received any training? Instead of sending you to a driver's education course, someone just tossed you the keys, wished you luck and put you in the driver's seat. What if you were just expected to know how to drive without ever being taught? Would you have been able to avoid all of the obstacles along the way and stay on course?

Unfortunately, that may be exactly what happens when it comes to money management. With little or no training, we are often handed that first checkbook or credit card and expected to know how to avoid obstacles along the way without crashing.

If you were never taught how to make the best financial decisions, it is never too late to learn. Enroll in the Financial Empowerment Program today. Put yourself in the driver's seat and take control of your finances.



The Ones to Count On

Let's face it. Money can be a huge source of stress, especially when there isn't enough to go around. When you need advice, knowing whom you can trust is vital. Established in 1967, CCCS of Central Oklahoma has been built on a foundation of professionalism, integrity, and honesty.

Whether you need help getting out of debt or just want to learn to be a more savvy money manager, CCCS can help you. We understand that good financial management may not come naturally to most people. We believe that financial education is the foundation for a bright future.

We specialize in: budget counseling, debt counseling and repayment plans, housing counseling, financial literacy training, and credit education.



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Financial Empowerment Program "Self-Study Option"



Helping people become
financially strong
through counseling and
debt management
education

Empower Yourself with CCCS



Did you know that someone with a “bad” credit score will pay \$250,000 more than someone with a “good” credit score over a lifetime? This is due to the borrower with the lower credit score having to pay higher interest rates because they are considered to be a higher credit risk.

Research from the institute for Educational Leadership & Evaluation shows that the combination of personalized financial counseling, an educational program, and a Debt Management Plan (DMP) provided the greatest increase in credit scores. If debt isn't a problem for you, the combination of education and financial counseling can still help you change your score and your life.

Research has shown that programs such as the FEP may increase clients credit scores by as much as **30 points!**



Financial Empowerment Program (FEP)

Self-Study

CCCS of Central Oklahoma is pleased to announce the Financial Empowerment Program (FEP). The FEP will give you the tools to become a wiser consumer and better money manager. This exciting program offers:

- A 295 page book titled Credit When Credit is Due
- Personal counseling with a certified credit counselor
- Cost for all materials is \$40.00 per participant (A participant's spouse may attend for only \$20.00).

An optional Debt Management Plan (DMP) provides clients with:

- A debt repayment plan which may include reduced interest rates, waived late and over the limit fees, account re-age, and repayment in 5 years or less
- Additional personal counseling throughout the program
- Cost for all classes and material's \$40.00 per participant (A participant's spouse may attend for only \$20.00) plus one-time DMP set up fee of \$35.00.

FEP Graduate Benefits

CCCS has formed community partnerships with local companies to reward FEP graduates for becoming better educated. Upon completion of the FEP, graduates will become eligible for incentives from our community partners. Please ask us about these exciting rewards.

800-364-2227
www.cccsok.com

FEP Self-Study Topics

1. **“The Facts of Life”**: What you need to know to get along as a financially responsible adult.
2. **“Living on the Edge”**: How to budget, save your money, and plug your spending leaks.
3. **“To Borrow or Not to Borrow”**: How to decide if you should pay cash or borrow the money you need.
4. **“So you Have Decided to Borrow Some Money”**: How to get through the credit granting process once you have made the decision to borrow.
5. **“The Terms of the Deal”**: How to determine if you are getting the deal you have bargained for.
6. **“Auto Loans and Leases”**: One of the toughest deals to negotiate.
7. **“Home Sweet Home”**: The largest debt you are likely to ever have.
8. **“Credit Cards and Other Loans”**: What you need to know about credit cards, personal signature loans, etc.
9. **“You’ve Got Trouble When...”**: How to tell when you may have a problem.
10. **“When You Fall Behind”**: Dealing with delinquency and bill collectors.
11. **“Bankruptcy”**: The ultimate credit overload.
12. **“Building and Rebuilding Your Credit”**: How to establish good credit when you have no credit history or even a bad credit past.