



## ***Making the Most of Your Money***



### **Who is CCCS?**

Consumer Credit Counseling Service of Central Oklahoma has served Oklahomans since 1967.

We are a part of the United Way in several Oklahoma communities and we are all living and working in Oklahoma, just like you.

We provide free counseling services whether or not you choose to enroll in our Debt Management Plan.

Our mission statement reads:

*"CCCS is a non-profit agency committed to helping people help themselves become financially strong individuals and families through counseling, debt management and education".*

We honestly want what is the best for our clients—which is why we have been the trusted professionals in this area for so many years.

### What is an Emergency?

Ask three different people what they consider to be a financial emergency and you will usually get three different answers. Some consider to be out of groceries to be an emergency. Some consider to be out of gasoline to be an emergency. Some consider being out of medicine or behind on utilities to be an emergency.

If you ask me, these items I have listed are not so much emergencies as they are living expenses. When these become listed as emergencies that can tell us something about our living expenses. You might ask yourself these questions:

1. Could it be that I don't make enough money to cover my obligations?
2. Is my planning a little disorganized?
3. Do I probably make enough money but just need to reduce my living expenses?

Ideally, you should have planned savings to cover emergency expenses like emergency car repairs or emergency doctor visits. This should be an amount you save each month and be a "bill" in your living expenses.

### Being Proactive.

It's very difficult to plan for the future when there doesn't seem to be enough money to make ends meet. Planning ahead is exactly what you should do though. Instead of giving people money who need help for example, you should set aside a portion of your living expenses for giving. Say—I can give you this much and give them the amount you set aside for your "giving" bill.

Utilize social services as much as you can to help reduce the pressures of utility bills, groceries or health costs. Calling 211 periodically can help connect you with resource that will help your monthly expenses stretch.

Contact CCCS of Central Oklahoma for brainstorming and counseling. We would love to help you think it through.