

**Consumer Credit Counseling Service  
of Buffalo,  
Inc. is a member of:**

- National Foundation for Credit Counseling (NFCC)
- Better Business Bureau (BBB)
- Accredited by the Council on Accreditation of Services for Families & Children (COA), Inc.
- A licensed Budget Planner by the State of New York Banking Department
- Consumer Credit Counseling Service of Buffalo, Inc. is an affiliate of The United Way of Buffalo & Erie County

**FINANCIAL LITERACY/EDUCATION**

**Financial Literacy:**

Budget Classes, workshops and money management seminars are scheduled throughout the year to educate consumers about family budgeting, the wise use of credit, debt problems and other related credit and financial concerns.

**Money in Motion:**

Money In Motion (MIM) is a nationally standardized course designed to assist individuals in gaining the skills they need to handle their finances responsibly. MIM was created by the American Center for Credit Education (ACCE).

**ALL WORKSHOPS ARE FREE!**

All appointments are scheduled through our main location in West Seneca by calling 716-712-2060. You may request one of the following locations for your convenience.

**SATELLITE LOCATIONS**

**Apollo Small Business Center**  
1346 Jefferson Avenue Buffalo, NY 14208

**Lakeshore Savings Bank**  
128 East Fourth Street Dunkirk, NY 14048

**Evans Bank**  
2800 Niagara Falls Blvd. Tonawanda, NY  
14150

**Evans Bank**  
8599 Erie Road Angola, NY 14006

**Evans Bank**  
925 Elmwood Ave. Buffalo, NY 14222

**M&T Bank**  
22 Mechanic Street Springville, NY 14141

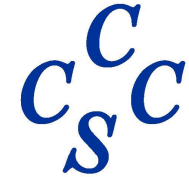
**Evans Insurance**  
135 Main Street Lockport, NY 14094

**M&T Bank**  
750 Main Street Niagara Falls, NY 14141

**Red Cross Building- Jamestown**  
325 East 4<sup>th</sup> Street Jamestown NY 14701

**Red Cross Building- Olean**  
452 N. Barry St. Olean NY 14760

**NOTE:** All CCCS of Buffalo, Inc. locations are handicap accessible.



**Consumer Credit Counseling  
Service of Buffalo, Inc.**

*Your Gateway to Financial Education & Positive Change*

**CCCS of Buffalo, Inc.**  
40 Gardenville Parkway  
Suite 300

**West Seneca, NY 14224**

**Phone: (716) 712-2060**

**Fax: (716) 712-2079**

**Toll-Free: 800-926-9685**

**E-mail: [cccs@cccsbuffalo.org](mailto:cccs@cccsbuffalo.org)**

**Website: [www.cccsbuffalo.org](http://www.cccsbuffalo.org)**

## **MISSION**

We offer local, face-to-face financial counseling while providing knowledge and programs to help individuals and households in Western New York. We assist individuals achieve financial self-sufficiency by organizing, controlling and managing their personal finances.

## **HISTORY**

CCCS of Buffalo, Inc. was established in 1965 to offer counseling to individuals with budgeting and credit problems.

We also provide educational and preventative programs to the WNY community. The Agency is now headquartered in West Seneca, NY and operates satellite offices in and around the eight counties comprising WNY. The Agency is not for profit and has a volunteer Board of Directors representing the various segments of our community.

### **What Is a Creditor Repayment Plan?**

If you qualify for a Creditor Repayment Plan, CCCS of Buffalo, Inc. will work with you to ensure you meet your monthly household and creditors expenses for an extended term. CRP participants may see lower monthly payments and/or reduced interest rates and fees.

### **Financial Counseling:**

A confidential interview with a financial counselor to discuss, analyze and explore options regarding unsecured debt. Your counselor will create a budget analysis that examines your financial situation and offer helpful suggestions to achieve your financial goals. Financial Counseling sessions are \$25.00 and counseling provided over the phone and internet is FREE.

### **One-On-One Budgeting:**

A NFCC certified counselor will assist you in creating or reviewing a budget designed to meet your individual needs and goals. You will learn various budgeting techniques that will help you better manage your finances. You will also receive a One-On-One Budgeting book that can be a valuable resource for future use. There is a \$25 fee for this appointment.

### **Credit Report Review:**

Have one of our experienced credit counselors review with you strategies on how to better understand your credit report. You will also learn techniques on how to increase your credit score. There is a \$25 fee for this appointment.

### **Bankruptcy Counseling:**

CCCS of Buffalo, Inc. is proud to be one of the few local agencies in Western New York approved to issue certificates in compliance with the new Bankruptcy Law. We provide face-to-face, telephone and internet counseling options for both pre-file and pre-discharge clients. All bankruptcy petitioners receive a court-required Certificate of Counseling upon completion of the counseling or education course. There is a \$50 fee per filer for this appointment.

## **HOUSING COUNSELING** **HUD CERTIFIED AGENCY**

### **Foreclosure/Loss Mitigation Counseling**

A housing counselor will meet with you to help establish a budget and will determine appropriate strategies to minimize delinquency and foreclosure. They will discuss available options and will instruct a plan for you to get back on track. The counselor may also reach out to the lender to negotiate payment options on your behalf.

**This appointment is free of charge.**

### **Reverse Mortgage/HECM (Home Equity Conversion Mortgage) Counseling:**

A HECM loan allows you to convert a part of your home's equity into cash, if you are a 62 years or older homeowner. CCCS of Buffalo, Inc. is a HUD approved agency for the mandatory counseling that is required before applying for a reverse mortgage (HECM) loan. A counselor will educate you about reverse mortgages, answer your questions and offer alternative options dependent upon your situation. This appointment is free of charge.

**Contact us today for an appointment! (716) 712-2060 OR (Toll-free) 1-800-926-9685**

### **Hours of Operation**

Monday- Thursday 8:00 AM - 7:30 PM

Friday 8:00 AM - 4:00 PM

Saturday 9:00 AM -12:00 PM