

Since 1971, Consumer Credit Counseling Service of Southern Oregon has provided counseling for credit, debt management, budgeting, housing, and financial education to the community. Most of our clients hear about us from their friends and neighbors.

Stretching Your Dollar

With the cost of living on the rise, this class covers how to get the most from your hard earned paycheck. Topics include:

- Saving money at the grocery store
- Driving your car for less
- Home weatherization and conservation
- Trimming your budget
- Controlling impulse spending

3:30-5:00 Aug 8th	3:30-5:00 Oct 10th	3:30-5:00 Dec 12th
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10 Steps to Home Ownership

If you are thinking about buying a house? Whether it's your first home or you're bouncing back after a foreclosure or bankruptcy, this fast moving class is an overview of the current process. Learn how to place yourself in the best position to reach your goal. This class takes you through preparing yourself financially, improving your credit and shopping for a loan.

3:30-5:00 Jul 18th	3:30-5:00 Sep 12th	3:30-5:00 Nov 14th
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Employers:

Need a customized program to meet the needs of your employees? CCCS would be glad to assist.

Budgeting Made Easy

A well-planned budget is the key to achieving your financial goals.

This class gives you an in-depth look at:

- Creating a personal budget
- Setting your financial goals
- Reducing your spending
- Organizing your money
- Controlling impulse spending

3:30-5:00 Jul 11th	3:30-5:00 Sep 5th	3:30-5:00 Nov 7th
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Understanding Your Credit Reports & Scores

You can SAVE MONEY by rebuilding a poor credit score. Knowing what is on your credit report is the place to start. You will learn how to get a free copy of your three credit reports. You will also learn how to read a report and get tips on how to correct errors you may find. Getting your credit report in good order might make the interest rate of your next house or car lower, and even lower your monthly auto insurance rate.

3:30-5:00 Aug 1st	3:30-5:00 Oct 3rd	3:30-5:00 Dec 5th
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Registration fee \$10
Per person for each class

To Register for a class:

Call our office
541-779-2273.

Student Loans

DO YOU KNOW WHAT TO DO?

This class gives you information about how to find out who is your loan servicer, how much you owe, the status of your loan(s), options for repayment, what to do if your servicer will not work with you, and how to work student loans into your budget.

4:00-5:00
Sep 25th

All classes held at
**Consumer Credit
Counseling Service of
Southern Oregon, Inc.**
820 Crater Lake Ave., #202
Medford, OR 97504

Bankruptcy Counseling and Education:

Since 2007, Consumer Credit Counseling Service has provided the court required counseling and education for people who need to file bankruptcy. CCCS offers the pre-filing bankruptcy counseling by appointment in person. The pre-discharge bankruptcy education class is held monthly. Services are also available on-line through our website by visiting the bankruptcy tab at www.cccso.org.

