



CONSUMER CREDIT COUNSELING SERVICE

Macon: P. O. Box 31, Macon, GA 31202
☎ Phone (478) 745-6197 | (800) 446-7123
📠 Fax (478) 745-6270
✉ E-mail counselor@cccsmacon.org
🌐 Web <http://www.cccsmacon.org/>

Augusta: 1341 Druid Park Ave., Augusta, GA 30904
☎ Phone (706) 736-2090 | (800) 736-0033
📠 Fax (706) 736-0637
✉ E-mail: counselor@cccsaugusta.org
🌐 Web <http://www.cccsaugusta.org/>

Welcome to Consumer Credit Counseling Service, serving Middle Georgia and the CSRA since 1971. CCCS is a private, nonprofit community service agency that provides professional, confidential counseling and educational programs for individuals and families in matters relating to money and credit management. As a HUD-approved agency, CCCS also assists individuals and families in the area of homeownership education and realizing their goals of homeownership.

CCCS preserves high standards through achieving and maintaining accreditation by the Council on Accreditation (COA) for Children and Family Services. In addition, with over 30 years of cumulative experience, our staff consists of counselors who are certified by the National Foundation for Credit Counseling (NFCC). As both a member of the Better Business Bureau of Central Georgia, Inc. and the United Way of Central Georgia, Inc., CCCS maintains a high level of undisputed integrity.

The agency's "Statement of Counseling Services" is attached with this document. It outlines the "Client Rights and Responsibilities," "Complaint Resolution Process," and the basic expectations of using CCCS and its services as well as the obligations CCCS has to you.

We will work with your schedule and needs as quickly and conveniently as possible with our counselors. We want to add that:

- If you are hearing impaired or need translation services, arrangements can be made for an interpreter.
- You have the right to refuse service and to use or reject the referrals offered.
- Services will be discontinued as a result of:
 - We are unable to meet your specific need.
 - You do not make an effort to work on the agreed upon service plan.
- If you are married, we suggest that you and your spouse both participate in the counseling session. Please make arrangements for someone to care for your children during this important time.

To help you make an informed decision to use CCCS and its services, please feel free to obtain one of our brochures in the lobby. In addition, at the conclusion of your counseling session, you will be given:

- A copy of the "Statement of Counseling Services," "Privacy Notice," as well as any other applicable "Authorization of Release of Records" form
- A customized Client Action Plan
- A personal budget
- A debt amortization sheet (if applicable)

We invite you to use any of our services, encourage your feedback at any time, and trust you will obtain skills and solutions for life. Please feel encouraged to ask any questions or make any suggestions that could help us in serving you or the community better.

Customer Service: Monday – Friday: 8 A.M. – 5 P.M.
Counseling Service: by appointment only

A Non-Profit Community Service

