



About Us

Consumer Credit Counseling Service of the Savannah Area, Inc. (CCCS) is a local nonprofit organization that has been providing money management solutions since 1965.

Our purpose is to increase financial knowledge, help families solve current financial problems and achieve future goals.

Our mission is to provide the best non-profit community service, dedicated to delivering professional and confidential counseling, debt management, housing counseling and consumer credit education to all segments of the community regardless of ability to pay.



CONSUMER CREDIT COUNSELING SERVICE

Making sense of finances for over 50 years

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Making Sense of Finances





Our Services

Managing Debt and Improving Credit

CCCS has been making sense of finances in the community for over 50 years. Call today to let our nationally certified team help you reach your goals and take control of your financial future.

Making sense of credit: Receive professional advice on money management, building a household spending plan, improving your credit score, establishing credit, disputing credit report errors, shopping for credit, and developing a savings plan.

Making sense of debt: Become debt free with three to five years by having CCCS work with your creditors to establish a debt repayment plan that provides a consolidated way to pay your creditors. Benefits include lowered monthly payments, reduced interest rates, a waived fees. Fees may apply.

Making sense of bankruptcy: Learn about options, alternatives, and gain an understanding of the consequences of bankruptcy. CCCS has been approved by the Executive Office for U.S. Trustees (EOUST) to offer pre-filing bankruptcy counseling in all judicial districts in Georgia and South Carolina. Certificates are issued as evidence of completion. Fees may apply.

Housing

As a HUD-approved housing agency, CCCS assists families in achieving successful homeownership.

Making sense of buying a home: Explore the options, steps, and resources available to purchasing a home. Our team will develop a personalized plan to get you credit ready, determine how much you can afford, and examine down payment programs available in your area. CCCS provides a certificate of completion.

Making sense of foreclosure alternatives: If you are past due or in danger of falling behind on your mortgage, work with our team to discover options available with your lender to avoid foreclosure. Alternatives include loan modifications, forbearance, short sale, and deed-in-lieu of foreclosure.

Making sense of reverse mortgages: If you are a homeowner 62 years of age or older, CCCS provides information on the benefits, costs, and responsibilities of using a reverse mortgage to access equity in the home. Fees may apply.



Workshops

CCCS is making sense of finances by providing group workshops on an array of topics for your workplace, school, or community organization. Examples include:

Create a Spending Plan: Learn how to set financial goals, maximize income, prioritize expenses, get organized, and reduce debt.

Improve Your Credit: Understand how to improve your credit score, dispute errors, access credit reports, establish good credit, and shop for credit.

Build Your Savings: Secure your financial future by learning the time value of money, how to increase your savings; identify financial goals and the steps needed to reach them.

Protect Your Identity: Discover how identity theft happens, steps necessary to prevent identity theft, and what to do if you find your identity stolen.

Keys to Homeownership: Explore the important aspects of becoming a homeowner. Expert speakers include CCCS staff, lenders, realtors, attorneys, insurance agents, and home inspectors. CCCS provides certificates of completion for this eight hour workshop.

Call today: (912) 691-2227