



Savannah Cloutier

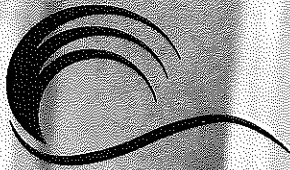
Rotary Club of Alamance County Scholarship

Dear President,

Thank you so much for the scholarship!

This has enabled me to graduate in time to transfer this coming Fall semester. The scholarship allowed me to give my undivided attention to the 6 classes I am taking this summer. Thank you for allowing me to further pursue my dream of becoming a nurse. Your generosity has helped me reach a milestone in my education. I now have my AA degree!

Thank from the bottom of my heart,
Savannah Cloutier.



CONSUMER CREDIT
COUNSELING SERVICE



A division of Family Service of the Piedmont

The assistance is a zero interest forgivable loan. There are *no upfront costs, no monthly payments.* And beginning in year 6, the amount owed is reduced by 20% each year. In year 10 you owe *nothing.* It doesn't matter if you have fallen behind on your mortgage or not. If you have fallen behind, the assistance will bring you current.

(Maximum assistance is 36 months or \$36,000.00 whichever is less.)

Call today to get more information and get an application started. You have nothing to lose but your home!

FREE MORTGAGE PAYMENT ASSISTANCE

Unemployed through no fault of your own and need to find a job?

You can get up to 18 months of mortgage payment assistance while you conduct a job search.

Under-employed through no fault of your own and need to find a higher paying job?

You can get up to 18 months of mortgage payment assistance while you do a job search to restore your income.

Need to return to school or a training program to learn a new, more viable career field?

You can get up to 36 months of mortgage payment assistance while you are attending school or a training program.

Found a new job, but fell behind because of a previous job loss or income reduction?

You can get assistance to bring your mortgage loan current so you don't lose your home.

Consumer Credit Counseling Service of Greater Greensboro
Tel 336.373.8882 www.TheDebtDoc.com



BRING YOUR MONEY CONCERNS LEAVE WITH YOUR MONEY PLAN

FREE interactive workshops
to help manage financial stress



Presented in partnership by



CONSUMER CREDIT
COUNSELING SERVICE & the Mebane Public Library

<p>At the Library Oct 4 6:00-7:00</p>	<p>Build YOUR Budget Participants will learn basic budgeting skills, build a class budget and finish by creating their very own household budget. This is the first step in gaining financial control and relieving financial stress. Learn about basic needs and wants, evaluating income and expenses and making budget adjustments.</p>
<p>At the Library Nov 1 6:00-7:00</p>	<p>Credit to Be Proud Of Participants will learn how to read their credit report, what credit report terms mean and how it affects them. They will learn how to establish credit, disputing inaccurate reporting and what their rights are. A free copy of your credit report is available at www.AnnualCreditReport.com or 877-322-8228. Participants may bring it to the workshop. <i>NOTE: Do not let anyone see or handle your credit report, keep it with you at all times for the workshop. You should black-out your social security number.</i></p>
<p>At the Library Nov 15 3:00-4:00</p>	<p>Beware of Senior Fraud & Scams Seniors will learn how to be aware of and protect themselves from scams in telemarketing and phone calls, sweepstakes and lotteries, charity scams, grandparent scams and identity theft frauds. Keeping the gold in the golden years.</p>
<p>At the Library Dec 6 6:00-7:00</p>	<p>Budget & Credit Basics for Homeownership Future homeowners will create their own homeowner budget and learn to practice making mortgage payments. Additionally, they will focus on preparing their credit for the mortgage application and pre-mortgage credit adjustments. Participants are encouraged to bring their credit reports with them to the workshop. A free copy of your credit report is available at www.AnnualCreditReport.com or 877-322-8228. <i>NOTE: Do not let anyone see or handle your credit report, keep it with you at all times for the workshop. You should black-out your social security number.</i></p>

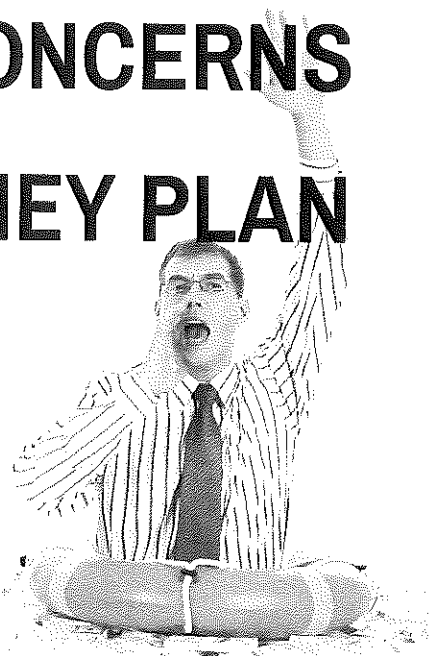
Consumer Credit Counseling Service is a division of Family Service of the Piedmont.

To register call 1-888-755-2227 ext. 2221
for more information go to www.thedebtdoc.com



BRING YOUR MONEY CONCERNS LEAVE WITH YOUR MONEY PLAN

FREE interactive workshops
to help manage financial stress



Presented in partnership by



CONSUMER CREDIT
COUNSELING SERVICE & the May Memorial Library

<p>At the Library Sept 19 6:00-7:00</p>	<p>Build YOUR Budget Participants will learn basic budgeting skills, build a class budget and finish by creating their very own household budget. This is the first step in gaining financial control and relieving financial stress. Learn about basic needs and wants, evaluating income and expenses and making budget adjustments.</p>
<p>At the Library Oct 17 6:00-7:00</p>	<p>Credit to Be Proud Of Participants will learn how to read their credit report, what credit report terms mean and how it affects them. They will learn how to establish credit, disputing inaccurate reporting and what their rights are. A free copy of your credit report is available at www.AnnualCreditReport.com or 877-322-8228. Participants may bring it to the workshop. <i>NOTE: Do not let anyone see or handle your credit report, keep it with you at all times for the workshop. You should black-out your social security number.</i></p>

Consumer Credit Counseling Service is a division of Family Service of the Piedmont.

To register call 1-888-755-2227 ext. 2221
for more information go to www.thedebtdoc.com





Professional Financial Counseling and Education Services

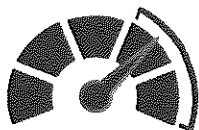
Consumer Credit Counseling Service of Greater Greensboro offers the following **FREE** ongoing interactive workshops to help individuals and families resolve financial problems, achieve financial goals, and regain a sense of financial security and wellbeing.

For more information, visit www.thedebtdoc.com/events or call 1-888-755-2227.



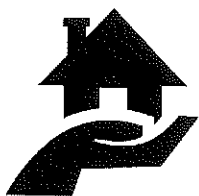
Budgeting YOUR Money

Participants will learn basic budgeting skills, build a class budget, and finish by creating their very own household budget. This is the first step in gaining financial control and relieving financial stress. Learn about basic needs and wants, evaluating income and expenses, and making budget adjustments.



Credit To Be Proud Of

Participants will learn how to read their credit report, what credit report terms mean, and how they affect you. Learn how to establish credit, dispute inaccurate reporting, and what your rights are. You can get a free copy of your credit report at www.AnnualCreditReport.com, or call 1-877-322-8228, and bring it to the workshop with you if you'd like. *NOTE: Do not let anyone see or handle your credit report, keep it with you at all times for the workshop. You should black-out your social security number.*



Budget & Credit Basics for Homeownership

Participants will create their own homeowner budget, and learn to practice making mortgage payments. Additionally, they will prepare their credit for the mortgage application, and pre-mortgage credit adjustments. Participants are encouraged to bring their credit reports with them to the workshop. See above for how to access your free credit report. *NOTE: Do not let anyone see or handle your credit report, keep it with you at all times for the workshop. You should black-out your social security number.*



Beware of Senior Fraud & Scams

Teach seniors how to be aware of and protect themselves from scams in telemarketing and phone calls, sweepstakes and lotteries, charity scams, grandparent scams, and identity theft frauds. Keeping the gold in the golden years.

Consumer Credit Counseling Service of Greater Greensboro
is a division of Family Service of the Piedmont. On the web at www.thedebtdoc.com.

