



Are you worried about your personal finances?

Regain Control of Your Money

Don't let your finances manage you.

Since 1980, CCCS of the Miami Valley has helped thousands of Dayton Region residents solve their credit and debt problems. We can help you as well. Not sure if you need help?

If you answer yes to two or more of the following questions, you may need help.

- Do you lack a savings account or money for emergencies?
- Are you using credit cards to buy things you used to pay for with cash?
- Are one or more of your credit cards at or near their limit?
- Are you only able to make the minimum payment on your credit cards?
- Are you unsure of how much you owe?
- Is an increasing percentage of your monthly income going to pay off debts?
- Are you 30 days behind with any creditors?
- Have you written post dated or insufficient funds checks to get a creditor off of your back?
- If you lost your job, would you have immediate financial problems?
- Do you use cash advances to pay other credit cards?

Contact us for help with your finances:

937.853.1600

CCCSMV.Org

We Offer:

- *Financial Counseling*
- *Debt Management Programs*
- *Student Loan Counseling*
- *Financial Education Programs*

CCCS
MIAMI VALLEY

CCCS is a
Program of The
HomeOwnership
Center