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Consumer Credit Counseling Service of Northern Idaho, Inc

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2009 Annual Report



**Consumer Credit Counseling
Service of Northern Idaho, Inc**

Telephone: 208 746-0127

Interesting Facts

In 2009, we enhanced our services to include offering housing counseling.

Completed in 2009:

327 Pre-filing Counseling Sessions

209 Post Educational Classes

Credit Cards continue to be a significant percentage (76%) of our disbursements to creditors which totaled \$2,238,774.83.

Other interesting averages are:

Female 51%

Male 49%

Average Income \$25,300

Average # of Creditors 9

Average Unsecured Debt . . . \$28,854

Mortgage Delinquent 268

CCCS continues to strive to meet our community's needs for money management education. We conducted 50 classes in area high schools, agencies, colleges, businesses, and various organizations.

We also worked with several companies laying off employees and developed a "Surviving Layoff" booklet to help consumers deal with creditors and learn the importance of setting priorities.

SERVICES PROVIDED

FINANCIAL COUNSELING

Includes a budget analysis, spending plan, & recommendations from a certified counselor **FREE**

PRE-FILING BANKRUPTCY COUNSELING

Includes a budget analysis, bankruptcy & how it will affect you. Certificates are issued following session **\$75.00**

POST BANKRUPTCY EDUCATIONAL COURSE

Online or classroom two-hour money management course. Certificates will be issued upon completion **\$25.00**

DEBT MANAGEMENT PLANS

We make contact with your creditors and make payment arrangements. You make one payment to us & we pay your creditors **\$5 per \$100 of pymt amount not to exceed \$40.00**

CREDIT REPORT COUNSELING

Our certified counselors will review your credit report & help you understand what has been reported. **FREE**

HOUSING COUNSELING

Proactively working with delinquent housing issues including foreclosure. **FREE**

PRESENTATIONS

We have developed presentations for all ages from high school to senior citizens. Including "Wise Use of Credit", "Budgeting 101" & "Understanding Your Credit". **FREE**

STATEMENT OF OPERATIONS

Total Counseling Sessions553
 Active DMP Plans 274
 Total Paid In Full plans 70
 Total Educational Programs 50
 Total Class Attendance 665
 Returned to Creditors. . \$1,378,678.82

SUPPORT & REVENUE

Program Revenue \$52,565
 Grant Income \$72,875
 Creditor Fairshare. \$69,435
 Rodeo Income \$1,101
 Bankruptcy Income \$17,115
 Total Revenue \$213,919

EXPENSES

Program Delivery \$261,672

Complete audited financial statement provided by the certified public accounting firm of Presnell Gage

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