



## **BACKGROUND**

Established in 1974, Consumer Credit Counseling Service of Greater Dallas, Inc. (CCCS Dallas) is a nonprofit provider of community-based credit and debt management education and counseling. The agency is led by President and CEO Chris Dugan.

CCCS Dallas offers consumers a choice of counseling formats. Services may be accessed in-person, by phone or Internet through 24 locations in four states. A recognized industry leader, the agency is also a member of the National Foundation for Credit Counseling (NFCC), the nation's largest and longest serving national nonprofit credit counseling network.

CCCS Dallas' certified counselors offer expert guidance in debt management, budgeting, housing and life events issues, including almost 40 classroom courses most free of charge. Course subjects include basic financial literacy, home ownership readiness and sustainability, credit management, banking, shopping, saving and much more. Additionally, their award-winning MoneySmart-Credit Smart program is available for online self-study in both English and Spanish.

Three decades ago, a group of Dallas businessmen realized the need for consumers to be better informed regarding the wise use of money and credit. CCCS Dallas was then created with one goal in mind – to provide quality financial education and counseling. Today, CCCS Dallas can boast success in this goal by counseling approximately 20,000 people annually and providing educational seminars to another 40,000. Each year, CCCS Dallas returns tens of millions of dollars back to creditors on behalf of its clients. This is money that otherwise would have been unpaid or lost to bankruptcy. More importantly, financial stability is reclaimed by thousands of consumers through the efforts of CCCS Dallas.

CCCS Dallas became accredited in 1992 by an independent third party, the Council on Accreditation (COA), and has maintained that seal ever since. The COA accreditation includes an examination by peer reviewers in 39 service practices, guaranteeing that approved agencies meet the highest business standards. CCCS Dallas has also received numerous industry and community awards. Over the past decade, CCCS Dallas has been recognized for many of its educational programs, and has been honored to have two national counselors of the year.

The agency's NFCC certified counselors are educated to provide guidance for a variety of circumstances beyond credit issues. Life Events Counseling helps consumers make sound financial decisions, on specific topics such as Surviving Job Loss, Divorce, Single Parenting, Identity Theft, Loss of a Loved One and Buying a Home. Additionally, CCCS Dallas' housing counseling is HUD approved.

CCCS Dallas is an approved provider of pre-filing briefings and pre-discharge education under the new Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Under the new law, individuals must engage in pre-filing counseling and a pre-discharge credit education session. CCCS Dallas is approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an agency's services.

CCCS Dallas strongly supports the community through employee outreach, volunteer efforts and annual scholarships to one or more clients who have successfully completed a Debt Management Plan.

### **Media Contact**

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