

Consumer Credit Counseling Service of the Mid- Ohio Valley

Providing financial wellness services for over 50 years.

Connect
with us!



HOMEBUYER READINESS & EDUCATION

- Homebuyer Workshops
- Homebuyer Counseling
- Delinquency/Default Counseling
- Reverse Mortgage Counseling
- Homelessness Counseling

REPRESENTATIVE PAYEE

- Appointed by Social Security Administration
- Ensures the proper management of benefits
- Strives to build trust and security for the beneficiary



FREE FINANCIAL CLASSES

- Homebuyers Education
- Credit Education
- Bankruptcy
- Money Management Education
- Financial Literacy for Youth



DEBT MANAGEMENT PROGRAM

BUDGETING

- Meet privately with a certified counselor to review your income and expenses
- CCCS will help you set up a spending plan based on your personalized needs



FINANCIAL GOAL SETTING

- Counselor will work with you and your family to review all debts.
- Help you establish a more affordable repayment plan with one easy payment.
- Reduced interest charges

Empowering you to take control of your financial wellness. As an accredited, local nonprofit, we help you set goals, manage money wisely, and make confident financial decisions. Contact us today at 304-485-3141 or visit www.wvcccs.org.

OUR CERTIFIED COUNSELORS HELP
YOU REVIEW, REPAIR, AND
REBUILD YOUR CREDIT SO YOU
CAN MOVE FORWARD WITH
CONFIDENCE AND PEACE OF MIND.



CLASSES,
PROGRAMS
& MORE

SCAN
ME!



From **CLOUDY**
to **CLEAR**
YOUR FINANCIAL
JOURNEY STARTS HERE.

(304) 485-3141

www.wvcccs.org

Parkersburg

2435 Dudley Ave.
Parkersburg, WV 26101

Jackson County

WDBMOV Offices
206 Stone Drive
Ripley, WV 25271

Kanawha County

HFH of Kanawha & Putnam Offices
815 Court Street
Charleston, WV 25301

 **info@wvcccs.org**



United Way Alliance of
the Mid-Ohio Valley



Consumer Credit Counseling Service

of the Mid-Ohio Valley

Debt Management Program

Credit Report Counseling

REVIEWING YOUR CREDIT REPORT

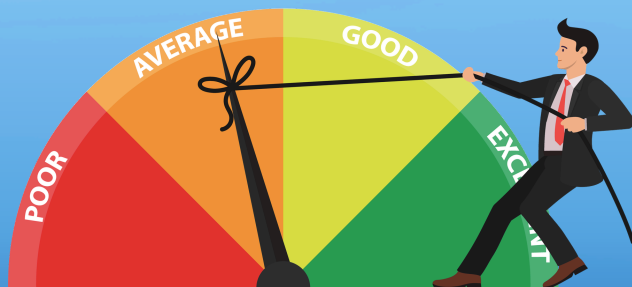
with a counselor can:

HELP YOU UNDERSTAND WHAT LENDERS
SEE WHEN YOU APPLY FOR CREDIT

SPOT ERRORS THAT MAY BE HURTING
YOUR SCORE

GUIDE YOU ON WHICH ACTIONS CAN
IMPROVE YOUR SCORE OVER TIME

BUILD CONFIDENCE IN MANAGING YOUR
FINANCIAL FUTURE



SERVICES WE PROVIDE

Debt Management Counseling
Credit Report Counseling
Budget Counseling
EZ Pay (Bill Pay)
Representative Payee Service
Delinquent Mortgage Counseling
Pre-Purchase Counseling
Reverse Mortgage Counseling
Rental/Homelessness Counseling
Student Loan Counseling
Bankruptcy Counseling
Budget Education
Homebuyer Education
Credit Education
Rental Education
Youth Financial Literacy
Credit When Credit is Due (CWCID)



CCCS
of the Mid-Ohio Valley

THE IMPORTANCE OF A DEBT MANAGEMENT PROGRAM

Simplifies debt repayment by
combining multiple payments
into one easy monthly payment

Lowers interest rates and
fees through expert
negotiation with creditors

Offers personalized support
tailored to your unique
financial situation

Helps you take control of
your finances and build a
stronger financial future



ABOUT US

We are a local nonprofit dedicated to helping our community achieve financial wellness. Through personalized goal-setting, practical education on spending and saving, and guidance on leveraging the right financial resources, we empower people to make informed and confident financial decisions.

When you partner with us, you're working with a team that truly understands your situation and is committed to supporting your best interests every step of the way.

www.wvcccs.org

Contact Us

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Consumer Credit Counseling Service of the Mid-Ohio Valley is accredited by the U.S. Department of Housing and Urban Development (HUD), demonstrating our commitment to the highest standards in housing counseling and education. This certification affirms our expertise in providing reputable, client-focused services that support successful homeownership, rental stability, and housing affordability.



Your Financial Advocate



MEMBER



CONSUMER CREDIT COUNSELING SERVICE

of The Mid-Ohio Valley

Housing Programs

Opening doors. Guiding futures.

SINCE 1971



FIRST-TIME HOMEBUYERS

COMPREHENSIVE EDUCATION & READINESS



This Homebuyer Education Course provides first-time and prospective buyers with essential knowledge and tools to navigate the homebuying process confidently. Participants will learn about budgeting, credit readiness, mortgage options, the closing process, and maintaining homeownership. The course equips individuals with practical skills and resources to make informed decisions and achieve successful, sustainable homeownership.

FROM
CONFUSION
TO
CLARITY.



Guiding you every step of the way.

Whether you're buying your first home, rebuilding credit, or creating a budget that works for your lifestyle, we help you organize your finances, reduce the stress, and move forward with a plan that supports your goals.



- 1 Do you understand how your credit score impacts your ability to qualify for a mortgage?
- 2 Do you know how much you can afford for a down payment?
- 3 Are you aware of all of the different types of mortgage and assistance programs available in your area?
- 4 Have you created a household budget that includes property taxes, insurance, maintenance and utilities?

⚡ If you answered "NO" to any of these questions, connect with our team today to make your homeownership journey clear and achievable.

Only The BEST Service For You

✓ Homebuyer Education

✓ One-on-One Homebuyer Counseling

Work directly with a certified counselor to prepare for homeownership:

- Personalized money management strategies
- Assessing mortgage affordability
- Credit readiness and improvement guidance

✓ Delinquency & Default Counseling

If you are at risk or have fallen behind on your mortgage or rent, we're here to support you:

- Review and organize important paperwork
- Explore options to help you remain in your home
- Communicate and negotiate with your mortgage servicer or landlord
- Access local resources that may assist in stabilizing your housing



“I'M NOT SURE
WHAT TO DO”

We'll handle the details.
You just take the first step.

Contact CCCS to complete an intake with a Payee.

The Payee submits an application to Social Security.

Social Security appoints CCCS as your Payee.

Continue ongoing communication with your new Payee!



Your needs are our priority. Each client receives a truly personalized budget and caring support for greater peace of mind.



LOCATIONS

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WWW.WVCCCS.ORG



EQUAL HOUSING
OPPORTUNITY

nfcc | MEMBER
National Foundation for Credit Counseling

WEST VIRGINIA
nonprofit
ASSOCIATION

CONSUMER CREDIT COUNSELING SERVICE

of The Mid-Ohio Valley

Representative Payee Program

Trusted support for
your Social Security
& VA benefits



WHO?

..should have a Payee?

- Children under the age of 18 who receive Social Security or SSI benefits and cannot manage their own funds.
- Adults who have been legally declared incompetent and receive SSA, SSI, or VA benefits.
- Recipients of SSA, SSI, or VA benefits who, based on a medical determination, are unable to manage their finances independently.

HOW?

..are my benefits used?

Your payee's top priority is to ensure that your basic daily needs are met, including:

- Food and shelter
- Utilities such as electricity and heating

Personal expenses like:

- Clothing
- Recreation
- Other necessary items

Medical expenses not covered by Medicare or Medicaid, including:

- Eyeglasses
- Hearing aids
- Dental care

Our Commitment

Consumer Credit Counseling Service of the Mid-Ohio Valley is a trusted nonprofit organization dedicated to promoting financial wellness throughout the community. For over 50 years, CCCS has provided expert guidance and support to individuals and families facing financial challenges.

Through personalized counseling, education, and advocacy, CCCS empowers clients to build stronger financial futures and achieve lasting stability.

Other Services Provided:

- ✓ Help in building allowable savings for Beneficiary
- ✓ Assisting in the completion of all government forms
- ✓ Attending Social Security/VA Meetings with Beneficiary
- ✓ Record Keeping
- ✓ Personalized Budget
- ✓ Referral to, and help in applying for, other social services

WHY?

..have a Payee?

BILLS PAID ON TIME MONTHLY

PERSONALIZED CARE

PEACE OF MIND

IMPROVE DAILY LIVING

ACCURATE ACCOUNTING



WHAT?

A Representative Payee is..

- Appointed by the Social Security Administration to manage benefits on behalf of the beneficiary.
- Responsible for ensuring benefits are used properly to meet the beneficiary's current needs.
- Committed to building trust and providing financial security for the individual.

500+ **50+** **100%**

Clients Years Dedicated