

2017 Annual Report

Consumer Credit Counseling Service

“to empower individuals through education and counseling to make sound financial decisions”

www.kscdds.org



River Park Place
727 N Waco Ave Suite 570
Wichita, KS 67203

1201 W Walnut St
Salina, KS 67401

Letter from the Executive Director



In 2017, we asked ourselves, "How can we serve our clients more efficiently and effectively?" As Kansans continue to struggle with a flat economy, Consumer Credit Counseling Service is at the forefront in helping to increase their financial literacy. Through high quality counseling and education seminars we are constantly looking for creative solutions to improve our ability to serve the needs of our clients.

This year was a transitional and successful year for the agency. We continued to see a strong demand for services even though the agency was unable to hire additional staffing due to the financial constraints of the credit counseling agency. Listed below are some of our agency's highlights for 2017.

- In 2017 we served a total of 9,095 clients. Of those clients, we saw 2,153 of them in one on one counseling sessions. We held 318 education seminars to 6,942 people. Additionally, we were able to return \$1,730,743 to creditors through our Debt Management Program.
- The agency was able to secure a VISTA employee to help with promotion of the agency through marketing, including social media, website redesign, and writing a monthly newsletter; develop relationships with other non-profits, and grant writing.
- We had two credit counselors become certified Student Loan counselors. We at CCCS feel that it is very important to be able to help our clients with this debt as the student loan crisis continues to worsen.
- In October our Wichita office moved to a more client friendly and accessible location. Our new office has better parking for our clients and is more centrally located in downtown Wichita.
- On December 31st, 2016 into January 1st, 2017 we held our New Year's Eve Gala with the help of our Board of Directors. We had dance lessons taught by two ballroom dance instructors, a raffle, and a toast to the new year. We were fortunate enough to raise over \$10,000 for our programs.

After some research, we switched our online Bankruptcy Counseling and Education programs to a new company. These online programs are more convenient to our clients who cannot make the drive to our in-person classes in Wichita and Salina or who have busy work schedules. Our new programs are more accessible and easier to understand.

As 2018 has now arrived, the challenges stay the same. Tight budgets are still the norm in the non-profit world as demand for services stays high. With strong leadership from the CCCS Board of Directors and the dedication of the hardworking agency staff, we continue to provide high levels of financial counseling and education in our communities as we celebrate our 33rd year of service to Kansans. We continuously strive to achieve our mission, "to empower individuals through education and counseling to make sound financial decisions."

A handwritten signature in black ink that reads "Jeff Witherspoon". The signature is written in a cursive, flowing style.

Jeff Witherspoon, Executive Director

2017 Highlights

\$1,730,743.94 Debt Paid Off

Our agency maintained 389 Debt Management Plans in 2017 and our clients had an average of three unsecured debt accounts on their plan.

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9,095 Total People Served

We strive to assist the greatest number of people possible throughout our counseling and education program. We were able to increase our total number of people served in our community from previous years and we hope to continue that trend in 2018.

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1,947 Counseling Sessions

We offer credit counseling, delinquent mortgage counseling, credit report reviews and pre-purchase home counseling for free to our clients, while our bankruptcy counseling and reverse mortgage counseling carry a fee. We were able to see a total of 2,153 people during these counseling sessions including first-time and follow-up clients.

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266 Education Programs

Over the past year we have participated in RealityU at local high schools, Wichita Public Library's financial series, partnered to host Lunch and Learns for local businesses and taught classes at the detention center. Overall we saw 6,909 people through all of our programs

Average Client



Gender: Female

Age: 35-44

Marital Status: Single

Method of Service:
In-person

Annual Income: \$36,062

The area median income for our community is \$66,400

Job Status: Employed

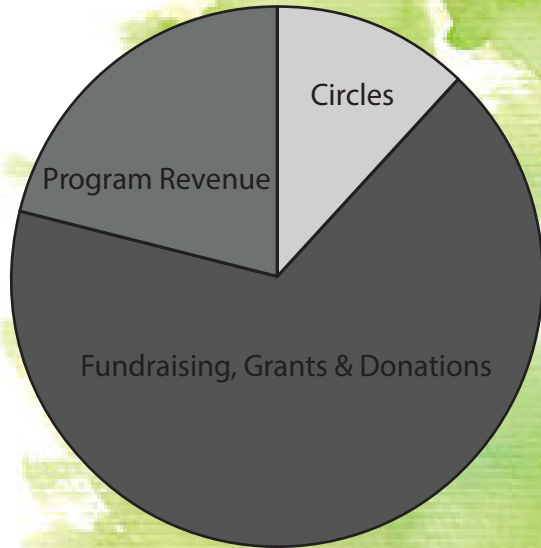
Most clients have suffered a cutback in hours or loss of a job

Unsecured Debt: \$17,531

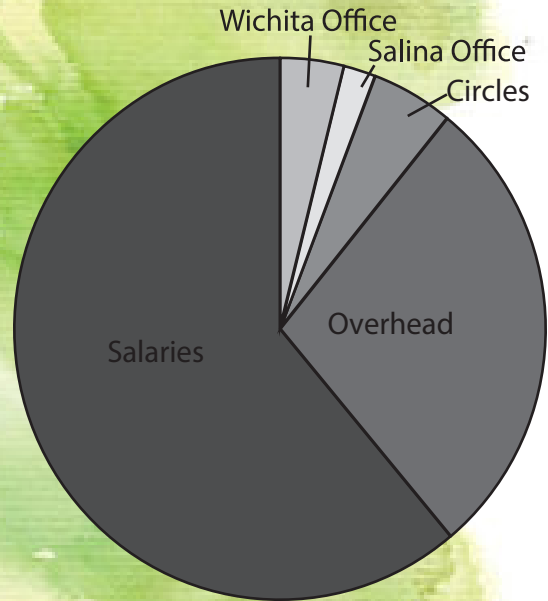
Clients average three unsecured debt accounts

Annual Budget

Income



Expenses



Major Contributors

Bank of America
Bank of the West
Blue Beacon
Capital One
Chase
Citi Bank
Federal Home Loan Bank
Members Mortgage
Meritrust
Mid American Credit Union

Office of the State Bank Commissioner
Salina Area United Way
Skyward Credit Union
Synchrony Bank
United Way of the Plains
US. Department of Housing and Urban
Development
Walmart
Wcihita Community Foundation



To the left are kids who completed the savings program and were randomly drawn to win cash. Partnered with Mid American Credit Union, we teach financial literacy during Wichita summer activity camps.

To the right is the Engage ICT: Wealth on Health, a financial well-being panel, that our Executive Director, Jeff Witherspoon, was invited to participate in.



Employees

Salina

Janet Winter
Operations Manager

Gale Burger
Computer Operations

Rodney Denholm
Certified Counselor & HECM Mortgage Counselor

Karen Burkholder
Certified Credit Counselor

Wichita

Jeff Witherspoon
Executive Director

Cynthia Otieno-Ongeche
Director of Education & Certified Counselor

Aaron Mendoza
Certified Credit Counselor

Erin Kirchoff
AmeriCorps VISTA Project Manager

Shea Witherspoon
Administrative Assistant

Board of Directors

Chris Taylor, Board President
Strategic Financial Concepts, Wichita, KS

Clark Schafer, Board Vice President
Newman University, Wichita, KS

Sarah James, Board Treasurer
Koch, Siedhoff, Hand & Dunn Assoc., Wichita, KS

Kevin Wilmoth, Board Secretary
Skyward Credit Union, Wichita, KS

Doug Cramer
Stinson, Lasswell and Wilson, LC, Wichita, KS

Aggie Tuxhorn
Meritrust Credit Union, Wichita, KS

Joni Wilson-Colby
Office of the Court Trustee, Wichita, KS

Wayne Bell
District Office, Wichita, KS

Hagan Featherston
The Coleman Company, Wichita, KS

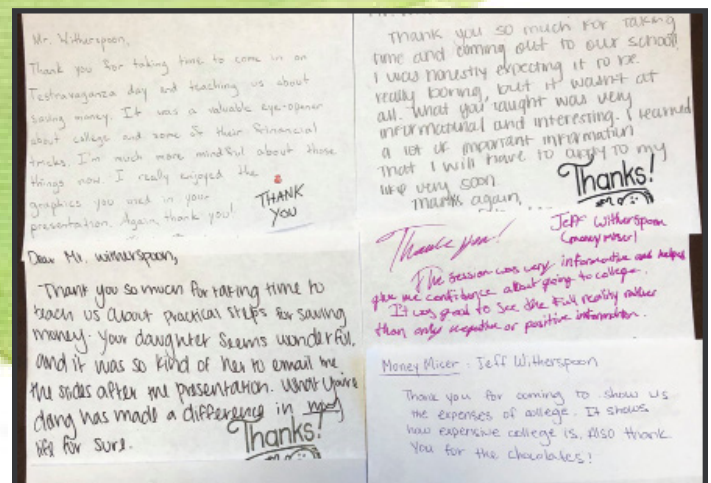
Eryn Wright
USD 305, Salina, KS

Nathan Sander
Bank of the West, Wichita, KS



To the left is our Executive Director, Jeff Witherspoon, receiving a generous donation of \$23,000 from Mid American Credit Union

To the right are some thank you letters that we received from Goddard High School's seniors after speaking with them about the cost of college and how to save money.



Circles of the Heartland

Coordinator Update

Circles of the Heartland opened its doors in Salina under the fiscal leadership of Consumer Credit Counseling Service in October of 2012. We graduated our first class of Circles Leaders (program participants) in September of 2013. I have had the unique pleasure of watching families meet some amazing personal goals for the last five years. From the time they begin Circle Leader training, to being matched with Allies (friendly advisors), to working at working at least 18 months together to learn and to network toward setting goals to transition out of poverty and maintain that level, Circle Leaders strive to make connections that last.

The power of Circles lies in its connections to the community. Circle Leaders connect with Allies and together they connect with our Teams. Our Teams are then able to connect with the Salina community. These circles of connection ripple out in ways that lead to dramatic changes, not only for our families, but in breaking many barriers that bring needed change to our community. With our collaborations at DCF, Salina Adult Education Center, Heartland Programs, Emergency Aid Food Bank, and many others, Circles continues to grow quickly.

We hope to garner more outreach in the coming year. None of this would be possible without the dedicated staff and the generosity of our volunteers and donors and of course, the amazing support of CCCS. The future is bright for Circles of the Heartland as we continue our mission to help families transition out of poverty.

Shelly Martin

Shelly Martin, Circles Coordinator



Staff

Shelly Martin
Circles Coordinator

Sarah Welsch
Marketing and Media

Tyrae Sherbert
Assistant Youth Director

Rodney Denholm
Life Coach

Shonnell Edwards
Youth Director

Ja'Nesa Edwards
Assistant Youth Director

2017 Highlights

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To the right are our Circle Leaders and Allies along with Rodney Denholm, Shelly Martin and Sarah Welsch who are Circles staff members.
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To the left is Trineash Byrd who was the first of five Circle Leaders to receive a house through Habitat for Humanity
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To the right are Circle Leaders and Allies along with Rodney Denholm, who is a Life Coach for Circles.
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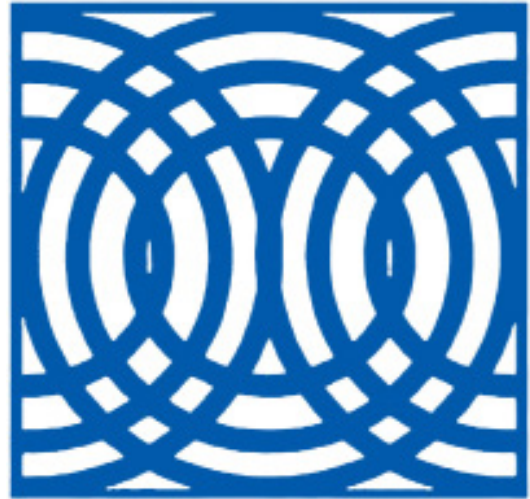
Major Contributors

First Presbyterian Church
Trinity United Methodist
Sunrise Presbyterian



Consumer Credit Counseling Service, Inc

Circles 
of the Heartland, Saline County



Thriving Families, Thriving Communities

Our mission is "to empower individuals through education and counseling to make sound financial decisions."

Our vision is that "all individuals are prosperous and confident in their financial future."

Wichita | ccswichita@kscccs.org | 316-265-2000

Salina | financialed@kscccs.org | 785-827-6731

This program is designed to assist families in creating paths out of poverty and promoting long-term financial stability. Circles focuses on expanding opportunities, connections and social capital by eliminating barriers that do not help families thrive.

circlesofheartland@gmail.com

785-827-6731

circlesoftheheartland.org