



# Apprisen

## Financial Advocates

The new national name for our current family of  
Consumer Credit Counseling Service agencies

Our new national name represents the growth of  
an organization that was formed over 50 years ago  
to help people improve their financial well-being.

### Why did we select a national name?

We are growing. Every year, greater numbers of  
people from across the country are asking us  
for help. We wanted a national name that truly  
represents who we are and what we do.

### Why did we choose Apprisen Financial Advocates?

Apprisen contains the word "apprise" which  
means to counsel and advise. It captures our core  
mission of helping people improve their financial  
well-being.

"Advocate" is defined as one who acts in support  
of another. It is a powerful description of the  
position we take as we provide our services.

**What is not changing?**  
While Apprisen Financial Advocates is our  
new national name, we will still be known as  
Consumer Credit Counseling Service in our local  
communities. We are still the same agency, and  
our people, mission, and procedures remain the  
same.

COMPREHENSIVE FINANCIAL  
COUNSELING AND EDUCATION  
IN-PERSON, PHONE OR INTERNET

**www.apprisen.com**

**1-800-355-2227**

COUNSELING ALSO AVAILABLE AT  
CONVENIENT LOCAL OFFICES IN

OHIO

FLORIDA

INDIANA

KANSAS

KENTUCKY

MISSOURI

OREGON

PENNSYLVANIA

TENNESSEE

WASHINGTON

## Consumer Credit Counseling Service

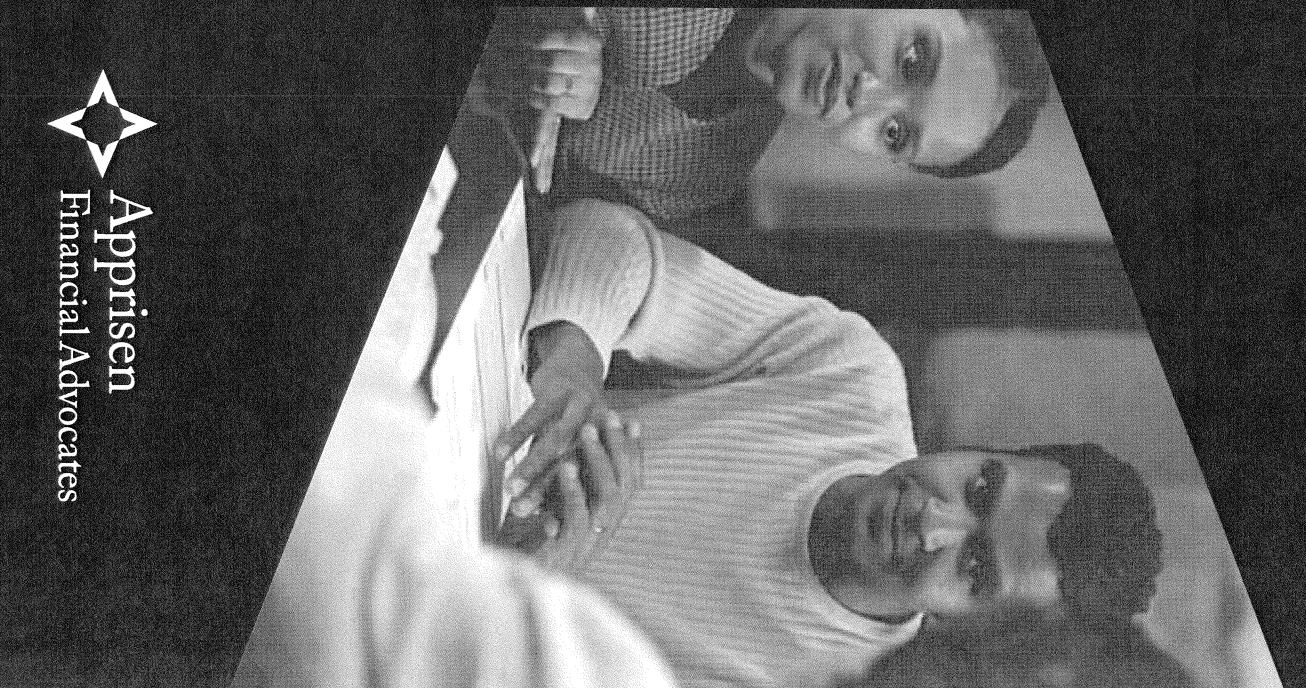


**Apprisen**  
Financial Advocates

**Our mission continues to be:** *Helping people  
improve their financial well-being through  
counseling, community outreach and  
financial education.*



Consumer Credit  
Counseling Service



4500 E. Broad Street, Columbus, OH 43213

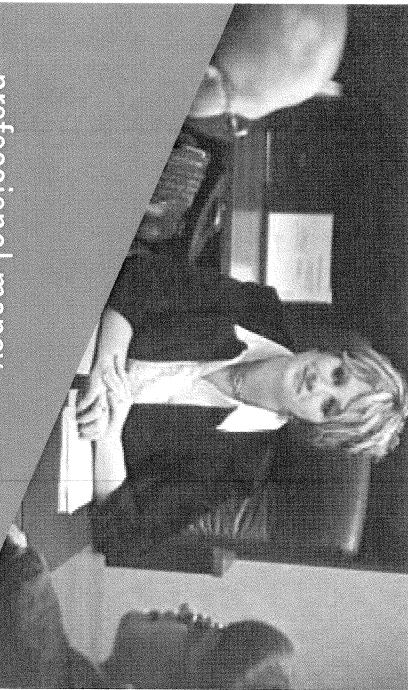
## WHAT PEOPLE ARE SAYING ABOUT US

"My counselor helped me manage my money better and helped me set my priorities."

- Counseling client

### Professional Money Management

Counseling and education



### Debt Management Program

Reduce and eliminate debt through our structured debt repayment program. Many creditors will reduce or adjust ongoing fees and interest rates for those enrolled in the program.

### Housing Counseling

Get help through HUD-approved counseling when changes in your finances impact homeownership. We offer specific solutions for mortgage delinquency and foreclosure prevention and also provide reverse mortgage counseling.

"Being able to provide these educational services to our associates is a huge opportunity to improve their financial situations not only for today, but for the future."

- Major employer

Helping families and individuals since 1955

**Comprehensive**  
Providing financial counseling and education programs

### Working in Your Best Interest

Identifying your options to develop a personalized action plan

### Accreditations and Affiliations

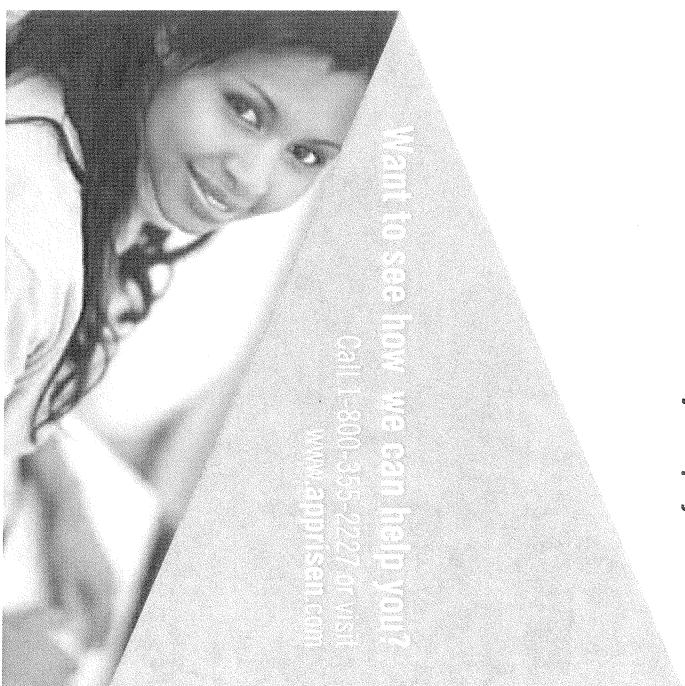


### Bankruptcy Counseling and Education

Complete the bankruptcy requirements for credit counseling and personal finance education. CCCS is approved by the U.S. Trustees to issue certificates evidencing completion of either session in compliance with the Bankruptcy Code.

Approval by the U.S. Trustees does not endorse or assure the quality of a provider's service.

Want to see how we can help you?  
Call 1-800-355-2222 or visit  
[www.apprisen.com](http://www.apprisen.com)



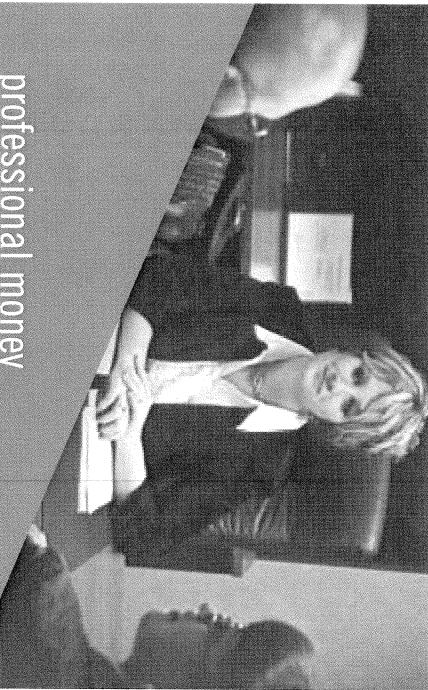
## PROGRAMS AND SERVICES

### Initial Comprehensive Money Management Session

Create an overview of your budget, income and expenses in this free, confidential session with a certified credit counselor. You'll develop an action plan to get you headed in the right direction.

### Professional Money Management

Counseling and education



### Debt Management Program

Reduce and eliminate debt through our structured debt repayment program. Many creditors will reduce or adjust ongoing fees and interest rates for those enrolled in the program.

### Housing Counseling

Get help through HUD-approved counseling when changes in your finances impact homeownership. We offer specific solutions for mortgage delinquency and foreclosure prevention and also provide reverse mortgage counseling.

### Community Outreach/Financial Education

Learn basic skills of money management and wise use of credit through educational programs offered in partnership with organizations, employers and financial institutions.

### Working in Your Best Interest

Identifying your options to develop a personalized action plan

### Accreditations and Affiliations

