

## WHAT IS A ONE-ON-ONE BUDGETING SESSION?

One-On-One Budgeting Sessions offer you the chance to create or review a budget designed to meet *your* individual needs.

A National Foundation for Credit Counseling (NFCC) certified counselor will assist you in creating or reviewing a budget designed to meet your individual needs and goals.

## HOW CAN THIS HELP ME?

A One-On-One Budgeting Session can assist you in:

**Saving For A Home**

**Budgeting For A Wedding**

**Budgeting For A College Student**

**Budgeting For A Vacation**

**Budgeting For YOU**

*Developing a routine of regularly budgeting money to be better able to plan, set down your financial goals in writing and reduce your spending.*

## IS THERE A COST FOR THE SERVICE?

For \$25.00 you can meet with our experienced staff who will help you set up a budget and provide you with the tools you need to maintain your budget.

You will learn various budgeting techniques that will help you better manage your finances. You will also receive a One-On-One Budgeting book that can be a valuable resource for future use.

---

\* Services are offered without regard to ability to pay and services will not be withheld because of inability to pay. Fee waiver may be obtained in cases of specific hardship based upon income and must be verified by presentment of pay stubs and/or other proof of income.

## SATELLITE LOCATIONS

**Apollo Small Business Center**  
1346 Jefferson Avenue Buffalo, NY 14208

**Lakeshore Savings Bank**  
128 East Fourth Street Dunkirk, NY 14048

**Evans Bank**  
2800 Niagara Falls Blvd. Tonawanda, NY 14150

**Evans Bank**  
8599 Erie Road Angola, NY 14006

**Evans Bank**  
925 Elmwood Ave. Buffalo, NY 14222

**M&T Bank**  
22 Mechanic Street Springville, NY 14141

**Evans Insurance**  
135 Main Street Lockport, NY 14094

**M&T Bank**  
750 Main Street Niagara Falls, NY 14141

**Red Cross Building- Jamestown**  
325 East 4<sup>th</sup> Street Jamestown NY 14701

**Red Cross Building- Olean**  
452 N. Barry St. Olean NY 14760

**NOTE:** All CCCS of Buffalo, Inc. locations are handicapped accessible

**Consumer Credit Counseling  
Service of Buffalo, Inc. is:**

- ◆ A member of the National Foundation for Credit Counseling (NFCC)
  - ◆ A member of the Better Business Bureau (BBB)
- ◆ Accredited by the Council on Accreditation of Services for Families & Children (COA), Inc.
- ◆ An affiliate of the United Way of Buffalo & Erie County
- ◆ A licensed Budget Planner by the State of New York Banking Department

**We Service the eight counties of  
Western New York**

**Contact us to schedule your  
One-On-One Budgeting  
Session TODAY**

**716-712-2060**

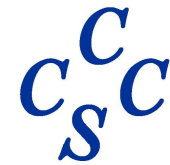
Consumer Credit Counseling Service  
of Buffalo, Inc. also provides:

- Financial Counseling
- Bankruptcy Counseling
- Creditor Repayment Plans
- Credit Report Reviews
- Financial Education Workshops
- Educational Seminars throughout the  
community

**CALL 712-2060**

Consumer Credit Counseling Service  
of Buffalo, Inc.

40 Gardenville Parkway Suite 300  
West Seneca, New York 14224  
Phone: 716-712-2060  
Outside WNY: 800-926-9685  
Fax: 716-712-2079  
Email: [cccs@cccsbuffalo.org](mailto:cccs@cccsbuffalo.org)



**Consumer Credit Counseling  
Service of Buffalo, Inc.**

*Your Gateway to Financial Education & Positive Change*

**One - on - One  
Budgeting**

**Provided by:  
Consumer Credit Counseling Service of  
Buffalo, Inc.**