

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 4th 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

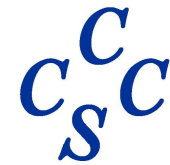
Consumer Credit Counseling Service
of Buffalo, Inc. also provides:

- 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



**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.**