



(570) 602-CCCS
(800) 922-9537
Fax: (570) 602-2238
www.cccsnepa.org

Consumer Credit Counseling Service
of Northeastern Pennsylvania
A Non-Profit Community Service Agency



401 Laurel Street, Pittston, PA 18640

Dear Applicant:

Thank you for contacting Consumer Credit Counseling Service of Northeastern PA. You have taken a positive step toward solving your financial problems.

Please print all of the information on the following application. In order for counseling to be successful, the application must be accurately completed. Please fill out the application according to the following directions:

Page 1 General Information Worksheet: Make sure to include information about your spouse and other wage earners. **Gross pay** is the total amount you receive *before* any deductions. **Take home pay** is the amount you receive *after* taxes and other deductions. If you do not have a steady income, use your average pay for the past three months.

Page 2 List of Creditors: Please list accounts in alphabetical order. If you are unsure of the information requested, look at your latest billing statement or contact your creditor. Please remember to list student loans, auto loans, and mortgages. Bring your latest billing statements, most recent pay stubs, and credit cards.

Page 3 Monthly Living Expenses: Accurately list the amount you spend in each category per month. If you have time prior to your scheduled appointment, you may want to keep a daily log of your purchases. This will give you an accurate idea of where your money is being spent.

Do not write in areas marked "Counselor Use Only."

If you haven't already scheduled an appointment, please call C.C.C.S. to set up an appointment. **All applications must be completed prior to your appointment.** If you have questions about the applications, please call C.C.C.S. for help. **Bring this application in with you when you come for your appointment along with photo identification.**

In order to accommodate all consumers, and as an alternative to face to face counseling, we also offer **telephone/mail** counseling. We can process applications via the mail or by facsimile machine. Our fax number is (570) 602-2238. If you mail or fax your application, you must include a letter explaining your financial situation. You must also include a daytime phone number and a copy of your photo identification. By doing this, you will not need a face to face counseling appointment.



NATIONAL FOUNDATION FOR
CREDIT COUNSELING
Financial Literacy by People Who Care



ACCREDITED BY
COUNCIL ON
ACCREDITATION
CREDIBILITY • INTEGRITY • ACHIEVEMENT

BLOOMSBURG • HAZLETON • PITTSTON • STATE COLLEGE • STROUDSBURG
SUNBURY • WILKES-BARRE • WILLIAMSPORT

CLIENT NAME:

CLIENT NUMBER

FOR COUNSELOR USE ONLY

Creditor	Account #	Secured (Y/N)	Current Balance	# Mos. Past Due	Monthly Payment	STMT		DMP		EST		CTA		AGCT NAME
						APR	APR	PYMT	APR	APR	APR	CTAH	CTAH	
1.														
Creditor Address:														
2														
Creditor Address:														
3														
Creditor Address:														
4														
Creditor Address:														
5														
Creditor Address:														
6														
Creditor Address:														
7														
Creditor Address:														
8														
Creditor Address:														
9														
Creditor Address:														
10														
Creditor Address:														
11														
Creditor Address:														
12														
Creditor Address:														
13														
Creditor Address:														

FOR COUNSELOR USE ONLY

Total Debt: _____

Total DMP Debt: _____

Current Mo. Payments _____

DMP Payment: _____

Instructions: Fill in your estimated monthly expenses in the column marked "estimate". For your expenses, use recent monthly bills to average your expenses. Calculate flexible and periodic expenses on a monthly basis. Be sure not to write in shaded areas.

Monthly Living Expenses	Estimate	Counselor Use Only			
		\$	\$	\$	\$
Fixed Expenses (Monthly)	\$				
Rent/Mortgage Payment					
Second/Third Mortgage Pymt(s)					
Renter/Homeowner Insurance					
Car Payment #1					
Car Payment #2					
Child Care					
Tax Installments					
Child Support/Alimony					
Savings					
Total Fixed Expenses					
Flexible Expenses (Monthly)	\$	\$	\$	\$	\$
Groceries/Food					
Meals Out					
School Lunches					
Electricity					
Oil/Gas/Coal/Other Heating					
Water/Sewage/Garbage					
Telephone/Beeper/Cellular					
Family Clothing					
Occupational Expenses					
Dry Cleaning/Laundry					
Home Cleaning Supplies					
Gasoline					
Bus /Parking/Subway/Tolls					
Diapers/Formula/Baby Supplies					
School-Tuition/Supplies					
Allowances					
Hair/Personal Care					
Books/Magazines/Newspapers					
Movies/Sports/Entertainment					
Gifts/Parties/Holiday's					
Cigarettes/Tobacco/Alcohol					
Baby Sitter					
Hobbies/Club Dues					
Medical					
Dental/Optical					
Drugs/Medication					
Church/Charities					
Postage					
Pet Care					
Home Maintenance					
Lawn/Pool Maintenance					
Cable T.V./Internet					
Lottery					
Other					
Total Variable Expenses					
Periodic Expenses (Monthly)	\$	\$	\$	\$	\$
Property Taxes					
Homeowner Assn Dues					
Life Insurance					
Health & Accident Insurance					
Auto Insurance					
Auto Tags/Inspection					
Car Maintenance/Oil/Lube/Tires					
Total Periodic Expenses					

COMMENTS	
<input type="checkbox"/> Single	<input type="checkbox"/> Married
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widow
<input type="checkbox"/> Domestic Partner	
<input type="checkbox"/> Renting	<input type="checkbox"/> Buying
<input type="checkbox"/> Own	<input type="checkbox"/> Other _____
1 st Mortgage Paid to: _____	
Mortgage Balance _____	
2 nd Mortgage Paid to: _____	
Mortgage Balance _____	
Are Rent or Mortgages Delinquent? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Months: _____ Amount: \$ _____	
Type of Loan:	
<input type="checkbox"/> Conventional # _____	
<input type="checkbox"/> FHA # _____	
<input type="checkbox"/> VA # _____	
Vehicle Information:	
1. _____	
Make	Year
Balance	Leased?
2. _____	
Make	Year
Balance	Leased?
3. _____	
Make	Year
Balance	Leased?
Total Assets (inc. home, auto, retirement, Personal belongings)	
\$ _____	
Dependents: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Age:	Relation:
_____	_____
TOTAL EXPENSES:	
\$ _____	

Directions to C.C.C.S. of Northeastern PA Offices
KINDLY GIVE 24 HOUR NOTICE TO RESCHEDULE APPOINTMENTS BY CALLING (800) 922-9537

Main Office: 401 Laurel St, Pittston PA 18640

(800-922-9537)

From I-81 North: Take Exit 178-B (Avoca Exit) Go around loop and merge into left lane. Proceed approx. .7 miles and turn right following signs for Rte 11. Go approx. .3 miles and turn left onto Rte 11 South. Continue for approx. .6 miles and bear right at Exit sign toward Hughestown/Dupont. At stop sign, continue straight for approx. .5 miles, CCCS is on the left.

From I-81 South: Take Exit 178-B (Avoca Exit) Proceed left at stop sign. Follow road for 1 mile. Follow signs for Rt. 11, bear right and merge onto Main Street. Proceed ½ mile, and turn left onto Rt. 11. Cross bridge and proceed approximately ½ mile to ramp (EXIT). Keep right at fork to go onto Laurel St. CCCS is approx ¾ mile on your left.

From Stroudsburg/Pocono Area: Follow Interstate 380 North until it merges with Interstate 81 South. Follow directions above.

Stroudsburg Office: (Holland Thread Mill Building) 411 Main St., Suite 104, Stroudsburg PA 18360

(570-420-8980)

From 80 Westbound: Take exit 307 (Broad Street). At the end of the ramp (stop sign), turn right onto Broad Street. At the 1st traffic light turn right onto Main Street (Napa Auto Parts will be on your right). Go one block. We are in the 4-story red brick building on the corner of Main & Kitson. Metered parking is available on Main. Free parking in rear of building.

From 80 Eastbound: Take exit 307 (Park Avenue). At the end of the ramp (stop sign), turn left onto Park Avenue. Make an immediate right onto Lenox Street (motel is on the right). At the 1st stop sign (Pocono Record building is on the right) turn left onto Broad Street. At the 1st traffic light, turn right onto Main Street (Napa Auto Parts is on the right). Go one block. We are in the 4-story red brick building on the corner of Main & Kitson. Metered parking is available on Main. Free parking in rear of building.

From Route 209 Southbound (Marshall's Creek, Bushkill & Pike County): Go to route 80 Westbound, and follow directions above. Free parking in rear of building.

From Business 209 Southbound (through East Stroudsburg): After crossing the Interborough Bridge (near Kmart & Walmart), continue to the 3rd traffic light at the intersection with Main Street (KFC will be on your left). Turn left onto Main, and move immediately into the right lane. Go one block. We are in the 4-story red brick building on the corner of Main & Kitson. Metered parking is available on Main. Free parking in rear of building.

HANDICAPPED CLIENTS "should not" turn onto Kitson Street, but park at a meter in front of the four Story Red Brick Building (Holland Thread Mill)- Our office is at the end of the building, facing Main Street, directly across from Speedi Print.

State College Office: 129 Rolling Ridge Dr, State College PA 16801 (Short Hills Plaza)

(814-238-3668)

From Nittany Mall Area: Follow College Ave., Rt. 26 to US 322 East. Follow to Boalsburg Exit and BEAR RIGHT To Atherton Street. Make right onto Atherton and travel approximately 1.5 miles to ROLLING RIDGE DRIVE (2nd Stop Light), travel 1/8 mile to CCCS on your left, #129 Rolling Ridge Drive. (For further directions from Clearfield, Lewistown and Huntingdon, please call our State College office directly at (814) 238-3668.)

Williamsport Office: Basin St. Ctr, 201 Basin St., Suite #6, Williamsport PA 17701

(570-323-6627)

From East of Williamsport: Take Route 180 to the Basin St. Exit. Turn into the shopping mall on the left hand side when you come off of the exit. Parking is available in front of office.

From West of Williamsport: Take Route 220N towards Williamsport. Take the HEPBURN ST. Exit #27B. Get in far right lane. That will put you on Via Bella. There are 3 roundabouts. After the 3rd roundabout get in left lane. Turn left at traffic light (Basin St.). Take immediate left into the Shopping Center. Parking is available in front of the office.