

# **2016 Annual Report**

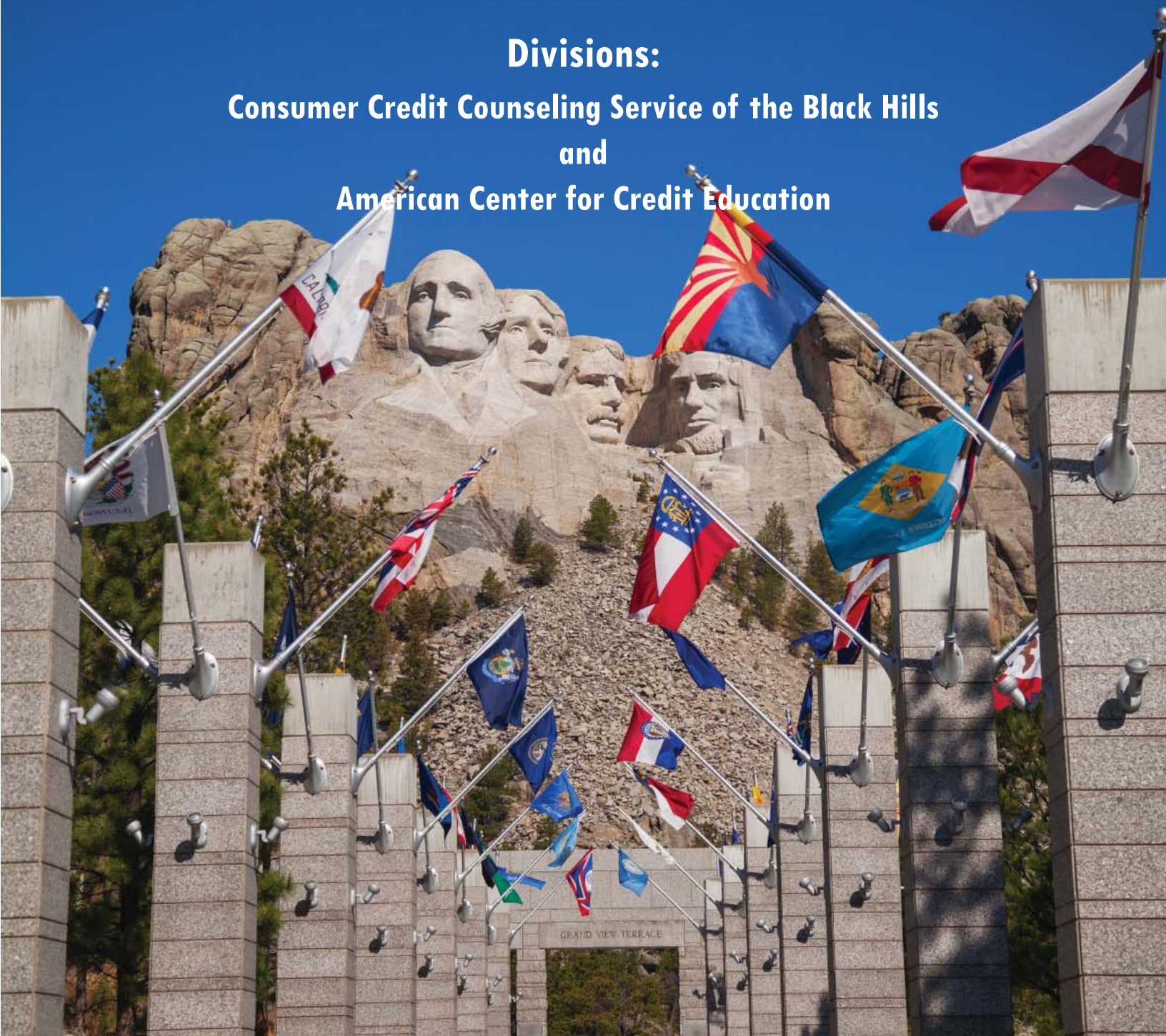
## **Rushmore Consumer Credit Resource Center**

### **Mission:**

**Improving financial stability through education  
for a lifetime of financial well-being.**

### **Divisions:**

**Consumer Credit Counseling Service of the Black Hills  
and  
American Center for Credit Education**



# CCCS Mission Statement:

Helping improve financial stability  
through counseling and education.



Consumer Credit  
Counseling Service

OF THE BLACK HILLS

A DIVISION OF RUSHMORE CONSUMER CREDIT RESOURCE CENTER

## Programs

### Financial & Housing Counseling - Taking action is the first step

935 individuals & families served  
97.8% have set financial goals  
98.2% plan to use a budget  
97.5% intend to follow through on their action plan  
95.5% expect their financial situation to improve as a result of the counseling  
99.3% are satisfied with our services

### Financial Education Outreach – Gaining knowledge to make better financial decisions

1,649 individuals educated.  
Programs provided for: Headlines Academy, Indian Health Service, Job Corp, Job Skills Development Center, Men's Minimum Security Prison, Oglala Lakota College, Pennington County De-Tox, Rosebud Economic Development Corporation, SD Department of Labor, SD National Guard, SD Women's Prison, US Air Force, Veterans Administration, Western Dakota Technical Institute, and Youth and Family Services. Also classes for clients and the community.

### Debt Management – Paying down debt and improving credit

Returned \$1,409,414 back to the community  
48.4% reached their goal of being debt free and paid their accounts in full  
20.5% were in a position to handle their affairs on their own  
96.8% of clients using the Debt Management Program feel they are making progress towards their financial goals

### Bankruptcy Counseling & Debtor Education – When the best option is to start over

142 clients served  
98% felt the learning materials were helpful.  
98% will use a budget at home.  
Average Debtor Education Pre-test score 65% Post-test score 94%

*"Counselor was very helpful and it feels like a new beginning to being debt free!!!"*

*"Very good class. I struggle with finances and managing money. I will be using the book and tips I have learned."*

*"I feel good about the results and feel motivated to get this done. My counselor was very polite and courteous. Thank you again!!"*

*"Thank you very much. The peace of mind is worth more than I imagined."*

*"My counselor was great, made me feel much better about my situation. I look forward to improving my financial situation."*



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Helping improve financial stability through counseling and education.



Consumer Credit Counseling Service

OF THE BLACK HILLS

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Better Business Bureau Member

COA Accredited

EOUST approved to provide pre-filing credit counseling and pre-discharge debtor education

HUD Approved Housing Counseling Agency

SDHDA HERO Approved Education Provider

Member NFCC

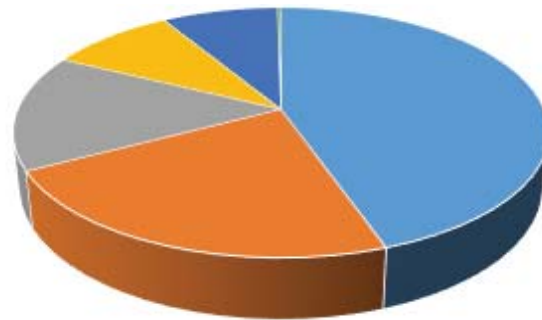
United Way Agency in Rapid City, Sturgis, Northern Hills and Pierre

*“Super informative, good ideas on getting current information on resolving my debt and my credit score.”*

*“How can I express the weight lifted when the counselor spent the time to set up a plan that allows me to honor my debt and still have a livable and almost painless budget! “*

*“Counselor has lifted a heavy weight hanging over my head. He has provided great advice and knowledge.”*

2016 CCCS Support



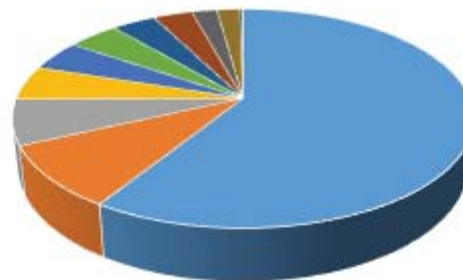
- Grants
- Client Fees
- Business Fair Share & Contributions
- Other Support
- United Way Support
- Interest

*“It is very nice to know that there are places that will help. I am thankful for this meeting. I have hope for my future financial situation.”*

*“This class gave me hope and faith to start working on my debt! I learned a lot on buying and leasing a car as it is one of my goals.”*

*“I only have 8 months left to go and I’m free from debt. This program was so easy! It will be a huge relief!!”*

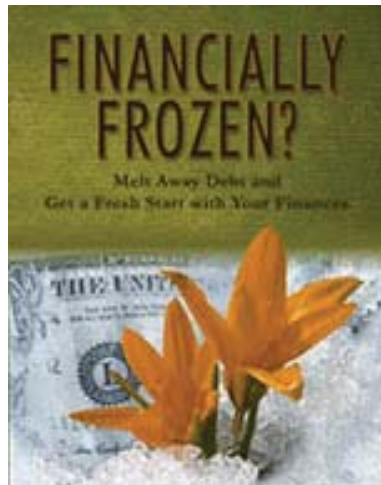
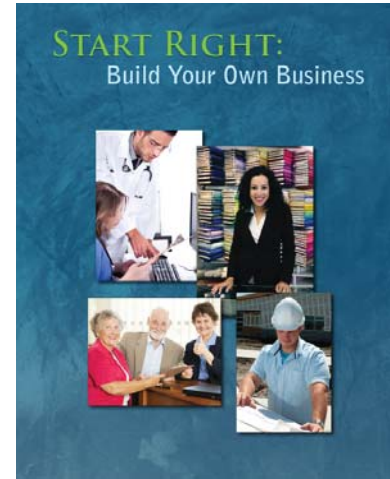
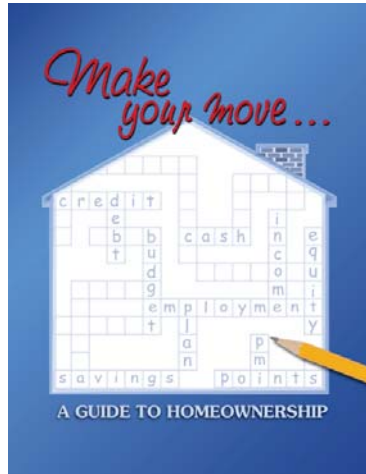
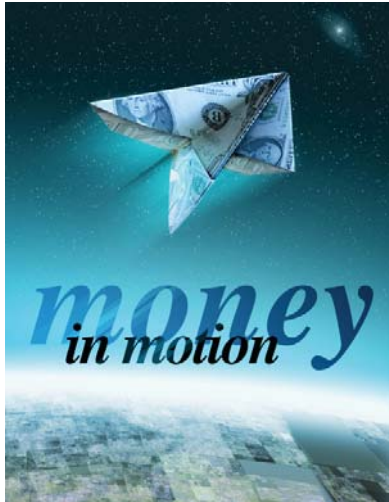
2016 CCCS Expenses



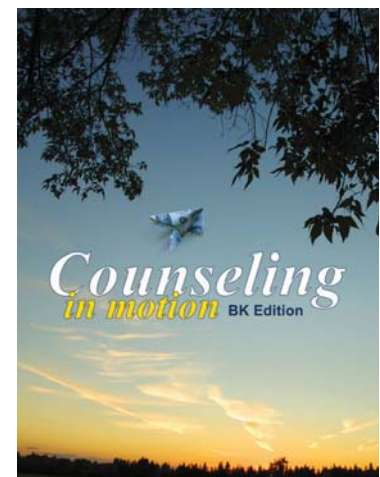
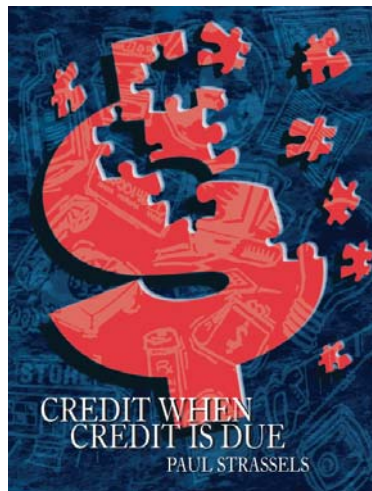
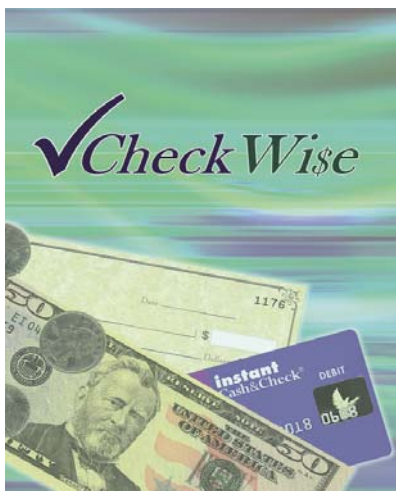
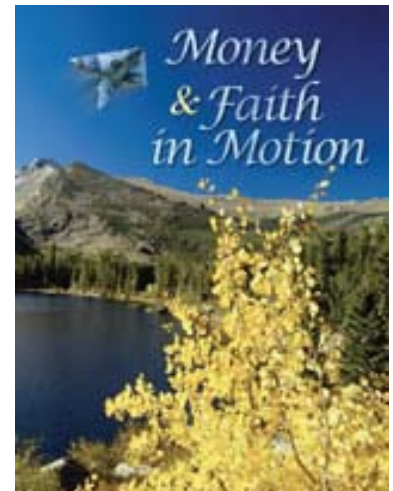
- Payroll Expenses
- Outside Services
- Advertising & Promotion
- Office
- Dues
- Maintenance
- Depreciation
- Occupancy
- Insurance
- Travel
- Taxes
- Interest

# ACCE Mission Statement:

Providing financial education and counseling programs that assist individuals and families to manage financial resources.



ACCE has distributed  
1,727,894  
education programs  
nationwide



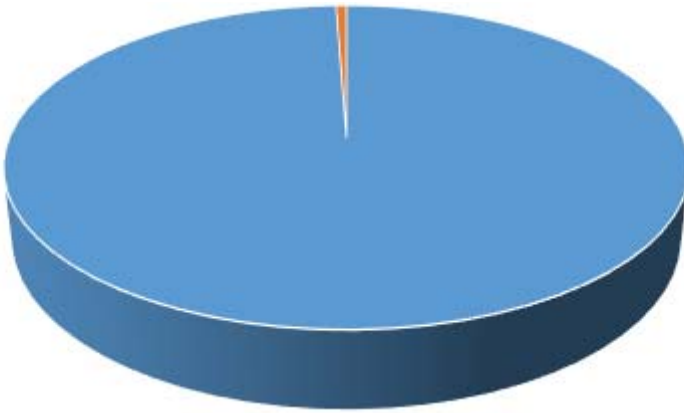


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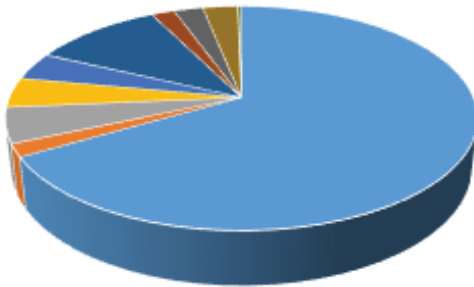


2016 ACCE Revenue



- Education Programs & Assets
- Interest

ACCE Expenses 2015



- Payroll Expenses
- Depreciation
- Production Costs
- Travel
- Outside Services
- Occupancy
- Maintenance
- Dues
- Office
- Advertising & Promotion
- Insurance
- Bad Pledge/Debt



*“Thank you for providing vital information to rebuild my credit and achieve financial stability. The course was informative, directional, and offered a future perspective. I wish I took this course a long time ago”*

*“Todo el tiempo empleado para la realizacion de este curso, me sera de gran provecho en mi futuro financier, muchas gracias!!!“*

*“Awesome program! Wish I would have known about it even earlier! Answered a TON of questions that have been lurking in the back of my head.”*

*“I learned so many things about purchasing a home. I never would have guessed that I would get so much knowledge with this course.”*

*“I loved this program I will highly recommend this to anybody who is thinking about buying a home. I know so much more now after reading all this and feel much more confident in buying my first home. Thank you so much!!!!!!”*

*“This online course is very enlightening. I would recommend it to anyone buying or selling or remodeling a home. It is to their advantage to make an informed decision.”*

*“Excelente curso. Gracias”*

# Leadership

## 2016 Board of Directors

**Fred Anderson**  
Retired

**Austin Bernhard**  
American Bank & Trust

**Rick Brady**  
Black Hills Community Bank

**DeeAnn Dietrich**  
Black Hills Federal Credit Union

**Todd Eddy**  
BankWest

**Debbie Gates**  
SD Bankers Association

**Lana Griencewic**  
Black Hills Energy

**Patty Hogan**  
US Bank

**Angie Mortimer**  
Graduate Client Representative

**Dave Mortimer**  
Coldwell Banker

**Daphne Perez**  
EAFB Family Readiness Center

**Todd Schweiger**  
Attorney at Law

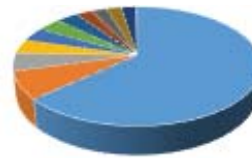
**Dave Semerad**  
West River Electric Association

**Corey Weber**  
Department of Social Services

**Dennis Whetzal**  
Attorney at Law

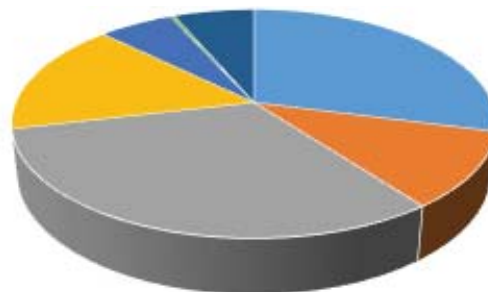
**Bonnie Spain, CEO/Executive Director**

2016 RCCRC Expenses



- Payroll Expense
- Office
- Advertising and Promotion
- Occupancy
- Production Costs and Fees
- Travel
- Outside Services
- Depreciation
- Maintenance
- Due
- Insurance
- Taxes

2016 RCCRC Support



- Education Programs and Projects
- Grants
- United Way Support
- Other Support
- Business Fair Share Contributions
- Client Fees
- Interest

