

2022 Consumer Credit Counseling Service of the Black Hills (CCCSBBH)

Improving the financial stability of our community one family at a time

We are dedicated to helping individuals and families obtain and maintain safe and affordable housing by providing housing & financial counseling and rental, homebuyer, financial education classes.

In 2022 we provided counseling for homeless families, families renting or hoping to rent, prepurchase counseling for families wanting to buy a home, financial management counseling, preventing mortgage delinquency counseling, mortgage default counseling for 396 families. We provided homebuyer education, rental education, and financial education classes for 648 individuals.

In 2022, CCCSBH helped families resolve the following issues:

- Helped families bring their mortgages current to keep their home.
- Helped families keep their homes by resolving issues with uncooperative servicers.
- Brought rents current so they maintain their housing.
- Purchased homes by participating in pre purchasing counseling.
- Purchased homes by participating in homebuyer education.
- Helped homeless individuals overcome obstacles keeping them from obtaining housing.
- Helped develop budgets for single parents going to school to get them through school.
- Helped individuals determine who they owe and have a plan to pay their debts.
- Helping individuals going through a divorce develop a financial plan to survive on their own.
- Helped families with a plan to pay medical debts and collections.
- Helped individuals address credit reporting issues to maintain their good credit.
- Assisted individuals looking for a way out of a debt settlement plan that was harming rather than helping them.
- Helped individuals scammed by online romantic predators develop a plan to move forward.
- Helped individuals develop a strategy to address delinquent student loans.
- Helped the elderly have a budget to survive on social security.
- Helped individuals recovering from an addiction develop a financial plan to move forward.



No matter what the reason you can turn to CCCSBH for knowledgeable, non-judgmental advice and help.

“Paying for College SD” Free Online Video Series Launches in 2022

The online video series Paying for College SD <https://payingforcollegesd.org/> teaches students and their families how to carefully consider their education options and make informed decisions about how to pay for college.

Easy-to-follow videos, narrated by Black Hills TV host, Anya Mueller, are designed to help students get the best return on their college investment and avoid costly mistakes. The videos include tips about budgeting, financial aid and student loan basics, and advice from South Dakota college students and graduates, as well as higher education professionals from across the state.

The video series was produced in partnership with Consumer Credit Counseling Service of the Black Hills, South Dakota Statewide Family Engagement Center, and Career Learning Center of the Black Hills, a division of BHSSC Black Hills Special Services Cooperative, and is supported by a grant from the South Dakota Community Foundation.

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In 2022, 98% of our clients would recommend our services. Comments from our clients include:

The honesty - the amazing reality of having a goal to look forward to.

This is the most help anyone has ever given me.

Very clear explaining. Easy to understand. We have a handful of ideas to get us out of the situation we are in.

This is the most help anyone has ever given me.

It was very productive. In more ways than one.

Just knowing someone can try & help me.

Explanation of options that I hadn't thought of before.

Goals and making goals for a better financial picture long term.

Very knowledgeable and intelligent, communicative, respectful & resourceful.

It's a relief to know that solutions exist, and people care enough to blaze a path.

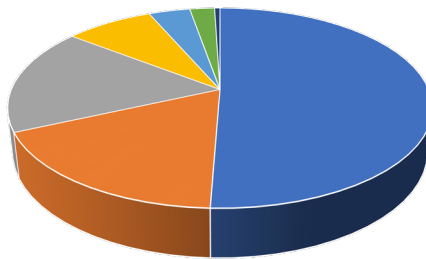
Just writing it all down took some confusion away.

It set me at rest and gave me direction of course action.

Everything getting financial advice and assistance on developing a plan of action.

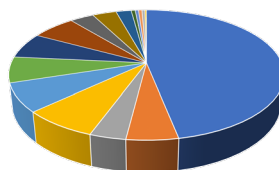
Very helpful with breaking everything down step by step and making everything understandable.

CCCS Support



- Grants
- Client Fees
- Other Support
- Lease Income
- United Way Support
- Business Fair Share Revenue
- Interest

CCCS Expenses



- Payroll
- Payroll Benefits
- Payroll Taxes
- Depreciation
- Outside Services
- Maintenance
- Occupancy
- Insurance
- Dues
- Office
- Direct Assistance
- Production Costs and Fees
- Conventions
- Travel
- Advertising & Promotion
- Taxes