

United Way of Laramie County End-of Year Report
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Agency Name: Consumer Credit Counseling Service Program: Financial Counseling Program Reporting Period: Jan - Dec 2009

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Agency Mission/Vision:	Mission: To help people resolve financial problems and learn money management skills. Vision: Members of our community are financially literate & responsible.
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Community Issue Program Targets:	Helping neighbors in crisis and strengthening families to move them toward self sufficiency
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Program Target Population:
<ul style="list-style-type: none"> • Anyone needing help with bill paying advice, budgeting help, foreclosure avoidance, housing advice, resolution of credit and debt problems. Over 80% of our clients make less than area median income. • Anyone struggling with financial problems due to a life crisis situation such as job loss, divorce, illness. • Clients come with complicated financial questions and needs. Generally, they have multiple issues and need help with prioritizing bills and household needs to understand many financial systems/rules. • They are often experiencing significant financial stress that involves the loss of homes, credit standing, and the ability to get their needs met. This can affect them in the community & put a drain on other resources

Program Significance to the Community
<p>Describe how the program ties to the United Way Investment team priority area(s) as was addressed in your Invitation for Proposal?</p> <ul style="list-style-type: none"> • Financial problems cause families and individuals to have barriers to a self sufficient lifestyle. Those same persons may also cause a drain on the resources of other agencies. • Our program is designed to help persons learn financial skills and solve financial problems so that they can eliminate or at least alleviate some of the financial stress they are experiencing. <p>Why was this program important to the target population described above?</p> <ul style="list-style-type: none"> • Especially during extremely difficult economic times like we are currently experiencing, our clients are needing financial advice to help them make reasonable financial decisions that will help them preserve their housing, avoid legal collection actions, pay bills on time and avoid family financial stress. <p>What impact did the program have on the specified target population and community?</p> <ul style="list-style-type: none"> • Budgets were established—homes were saved from foreclosure—family strife over money was reduced—debts were repaid---information was shared---bill paying priorities were established • Fewer foreclosures—crisis needs resolved so less drain on other community agencies • As a whole when Cheyenne individuals are more financially healthy, the community is more financially healthy. <p>Have there been any significant trends over the past years regarding your target population?</p> <ul style="list-style-type: none"> • Significant increase in the number of appointments conducted with homeowners concerned about their mortgage – 58% increase to 166 housing counseling sessions (104 last year) • 10% increase in number of families counseled in 2009 compared to 2008 • Clients reporting the loss of a job or reduced income as the cause of their financial problem increased from 32% of our clients in 2008 to 44% of our clients in 2009.

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Program Resources		Program Activities	
<p>List all resources dedicated to or consumed by this program to provide services to the target population.</p> <ul style="list-style-type: none"> Staff: 1 full time Financial Counselor in Cheyenne office, 2 part time employees scheduling appointments and conducting follow up for Cheyenne office, 1 part time employee providing workshops in Cheyenne Facility and equipment: Rented office space at 2113 Warren Ave., Cheyenne and office equipment such as computers, telephone systems, copy machines, Internet, client educational supplies 		<p>List the type of service the program provides to fulfill its mission.</p> <ul style="list-style-type: none"> Client budget counseling appointments focused on problem solving and budget training lasting 60-75 minutes per session Client Follow up appointments lasting 30-60 minutes each 	
Outcome	Performance Measure	Method of Measure	
<ol style="list-style-type: none"> After first counseling session, clients will know next steps to take toward resolving initial financial problems. Clients report or are observed taking action steps to resolve initial financial concerns. Clients report or are observed resolving initial financial issues. 	<p>99%/405 clients knew next steps to take at end of first appointment 94%/380 clients report counselor shared technique or tool to better manage their money 55%/223 report better communication with their creditors (action) 50%/203 report their situation more stable based on actions they took after appt.</p>	<p>Client Survey at end of first appointment to all clients Client Survey mailed 3 months after first appointment First appt. 32% response rate -extrapolated to full population 3 month 27% response rate-extrapolated to full population 3 month phone call from counselor to all housing clients Client DMP program and actual case numbers</p>	
Program Results		Results Analysis and Next Steps	
<p>Using bullet format and indicator(s) identified to measure the performance of the program: Explain how much (quantity) service the program delivered.</p> <ul style="list-style-type: none"> 405 First appointments conducted (of those 99 persons needed help avoiding foreclosure of their home) 162 follow up sessions for new clients (non-DMP) 77 review sessions for clients paying debts on the Debt Management Program at CCCS 100 Bankruptcy Counseling Sessions <p>How well (quality) the services was delivered and describe if anyone was better-off because of the service the program delivered?</p> <ul style="list-style-type: none"> None of the 99 clients with a concern about foreclosure suffered a full foreclosure...they may have had to sell their home at full value or at short sale but ALL 99 avoided the full foreclosure of their home. (26 are still in counseling at this time). Homes are saved. 18 clients from Cheyenne paid off their debts in full in 2009....some taking up to 5 years to accomplish this. They are now debt free. <p>Explain how the trend analysis of performance measure data collected over the past year tells you about what is happening to the target population the program serves?</p> <ul style="list-style-type: none"> 44% (compared 32% last year) of our clients are reporting job loss or less income in 2009. 51% report less stress three months after first appointment. Last year this number was 60%. We believe the economic troubles people are facing are more troubling with fewer solutions than the past. 		<p>Using bullet format: Explain how program components worked over the past year or could have worked better.</p> <ul style="list-style-type: none"> Our environment is changing quickly as clients are wrapped up in the recession our country is experiencing. We have seen increased complexity of client financial needs. For example, helping someone save their home from foreclosure involves a complex series of accomplishments by the client and the counselor. Additionally, some of our client's lenders are very difficult to work with. We have met the need of increased clients to our agency but with increased clients and decreased funding coming in, it is very challenging right now. We are doing a better job of measuring client ACTIONS than one or two years ago...example is clients who report better communication with their creditors following their first appointment which is a new action question that we are asking in three mo. Survey. <p>Based on your data analysis, what next steps will you take to address any issues identified as part of your data analysis?</p> <ul style="list-style-type: none"> Not reflected in our data analysis noted here, but definitely and issue for us is how to answer the increased call volume that is coming to our agency. We have just received a grant to partially fund a new phone system which will help. We are experimenting with using volunteers to answer some calls at CCCS...anything creative to meet the increased demand in an environment without increased funding to hire more staff. 	