
CONSUMER CREDIT COUNSELING SERVICE OF MOBILE/JACKSON

208 Commerce Street

Jackson, AL 36545

251-246-9898

Website: www.cccsmobile.org E-mail: counselor@cccsmobile.org

CURRENT SERVICES PROVIDED

Budget Counseling/Financial Literacy

1. Assists clients in developing a realistic spending plan designed to meet their needs. Counselors provide assistance in ways to track spending so that clients live within their monthly income, learning how to reduce expenses and increase income, and setting and obtaining financial goals. This service also enables clients to plan for unexpected emergencies, which prevents the need for payday or title loans.

Credit/Debt Management

1. Credit Report Review – Helps clients better understand credit reports, identify information that is incorrectly reported, learn ways in which to improve credit scores, and to help determine if they have been victims of Identity Theft. We help clients access free reports or we can sell reports and scores for a nominal fee. By “cleaning up” credit reports/scores, clients are better able to obtain future credit with improved interest rates.
2. Debt Management – Our Debt Management Program enables clients to make one payment through CCCS each month to repay unsecured debts to their creditors. In most cases, creditors are willing to reduce interest rates, and/or waive over the limit and late fees.

Housing Counseling

1. Pre-purchase Counseling – For clients who wish to become homeowners. Counselors work with families and individuals on a one-to-one basis and assist them in determining if they are ready for homeownership or if they need help with debt repayment or saving for down payment and closing costs.
2. Post-purchase Counseling – For clients who are struggling to make ends meet after purchasing a home or need help in financial planning for maintenance and repairs.
3. Mortgage/Rental Delinquency Counseling – For clients who are behind with mortgage or rent payments. Counselors work with lenders and landlords to negotiate repayment arrangements or other available options.
4. Home Buyer Seminars – For clients who are required to attend this special 6-hour education and obtain a Certificate of Completion. Certain lenders or loan programs require this education for reduced interest rates, no down payment or closing cost loans, or to waive mortgage insurance premiums.

5. Home Equity Conversion Mortgage Counseling (Reverse Mortgages) – These are loans for seniors aged 62 or older where they can access the equity in their homes. This counseling is required to obtain a reverse mortgage.
6. Mobile County Down Payment Assistance Program – CCCS of Mobile provides one-to-one pre-purchase home buyer counseling and 6-hour home buyer seminars for those eligible for this assistance. Program provides up to \$7,500 in down payment and closing cost assistance. Participants must meet income and other requirements. The one-to-one counseling is required prior to attending the seminar.

Bankruptcy Counseling

1. Pre-filing Counseling – Counselors assist clients in determining what options are available to them, the differences between Chapter 7 and Chapter 13, and other issues they need to consider. This counseling is required for anyone filing bankruptcy. Sessions are conducted one-to-one or via the phone.
2. Pre-discharge Counseling – Counselors conduct two-hour group seminars designed to assist clients in developing spending plans as they navigate life after bankruptcy. This counseling is also required.

Consumer Education

1. CCCS Workshops – Educational seminars are conducted at our main office in Mobile on such topics as Money Management, Understanding Credit Reports, Predatory Lending, etc. Workshops are free and open to the public although pre-registration is required.
2. Community Workshops – Education seminars are conducted for community groups, schools, employers and civic organizations. Speakers are available to provide information about our services or to design specific workshops based on requested topics or needs.

Housing Counseling services are free and fees for other services are low-cost and based on income. In cases of hardship, fees can be reduced or waived and service is not denied on inability to pay a fee.

For more information, please contact CCCS of Mobile at 251-602-0011. Office hours are Monday-Friday, 8:30 – 5:00. Appointments may be scheduled after 5:00.

CCCS of Mobile, a division of Lifelines/Family Counseling Center, is a non-profit United Way agency, members of the National Foundation for Credit Counseling, Alliance for Families and Children, accredited by the Council on Accreditation of Services for Families & Children, approved as a Comprehensive Housing Counseling Agency by HUD, and approved by the Administrative Office of the U. S. Courts to provide pre-filing and pre-discharge financial management counseling and education.