



Financial Freedom

A newsletter from Consumer Credit Counseling and Triangle Family Services

Winter 2011

Financial Education – We All Need It

During these difficult economic times, you need to make intelligent financial decisions. These decisions are amplified when your home or life savings are at stake. Sign up for one of our free workshops to find out how to make choices that leave more money in your bank account.

Empowerment Zone (EZ) – a budget and credit workshop designed for those in financial trouble. You'll get the expertise of a professional in a group session with those in a similar situation. You'll learn how to budget better and save more, how to make the right credit decisions for better and fewer loans, and how to improve your credit rating without spending lots of money or falling for scams. Sessions are held bi-weekly on Wednesday evenings.

Mortgage Zone (MZ) – a mortgage workshop to address problems with your mortgage payments so that you can achieve financial stability. We shatter the myths associated with mortgage companies and loan mods, and show you how to keep a roof over your head. By employing four basic strategies – budgeting, loan modifications, loan mod alternatives, and transition planning – we'll help you through a process that can lead to a successful modification of your loan, or an alternative that results in a stable housing situation. Sessions held bi-weekly on Wed. evenings.

N.C. Foreclosure Prevention Fund (MPP) – an information session that explains all the requirements to be approved for a zero-interest loan that can make your mortgage payments while you are looking for a job. It is for those who have lost their jobs through no fault of their own, or experienced certain temporary setbacks. In the Triangle region, the loan amount is up to \$24,000. The loan can be used in a combination of ways to bring your delinquent mortgage current, to pay your mortgage while you are looking for work, and even to cover your payments while you are enrolled in a formal retraining program. The loan is forgiven if you live in your home 10 yrs. Sessions held weekly.

First Time Homebuyers Workshop – an eight-hour one-day Saturday course that covers the basics of home buying. Counselors address budget and credit issues, while invited professionals – mortgage lender, realtor, home insurance agent, and home inspector – cover their areas of expertise in detail. You'll receive a certificate good for a year, which can be used to apply for down payment assistance.

Credit in Depth – a workshop that covers all the details of credit reports and scores, the secrets of how to boost your credit score, and how to repair your credit. There's enough detail in this session to offer new nuggets of advice to all, whether your credit is good, fair, or poor.

Ways to Save – a budget workshop that offers a number of practical suggestions to save money. Learn the many ways you can shave dollars from your ordinary bills and purchase decisions.

Identity Theft – how to protect your good name from identity thieves. This workshop topic is one that often doesn't get much attention until a thief robs you of your financial identity. Be prepared by learning all you can to prevent ID theft from happening to you.

Cars: Here's the Deal – a detailed look at how to determine if you can afford a car, and what type of vehicle to buy. The workshop emphasizes budget considerations – affordable payments, shopping for the best deals, and getting the most value from your purchase.

Investing Basics – how to get the best return from your money. You'll learn to make decisions for your retirement plan, how bonds work, the differences between mutual funds and exchange-traded funds, and the basics of stock

trading. You don't need an investing background; we'll show you how to make your money work so hard that it will break out in a sweat.

See the other side for the complete workshop schedule. All classes are held at our Blue Ridge location. In addition, we have joined with the Durham County Library to offer most classes at their branches (Main Library, East Regional, South Regional, Southwest Regional, North Regional, and Stanford L. Warren branch). See durhamcountylibrary.org for directions.

Register for any of these classes by calling 821-1770. In addition, you can view the Durham class schedule and register on-line by clicking on [Calendar](#) at the top of the [Library web page](#) and then selecting your workshop.



Who We Are



Triangle Family Services is a private United Way non-profit agency. We have served the physical, emotional, and financial needs of the greater Raleigh community since 1937. Our programs focus on family safety, financial security, and mental health. Our Consumer Credit Counseling Service is accredited, with agency and counselor certification from the National Foundation for Credit Counseling. Our agency is HUD-approved for homebuyers and homeowners, with counselors certified by The Association of Housing Counselors. This newsletter profiles some of the financial services that we offer.

2011 Workshops – January through June

Our agency offers a variety of education classes as described on the other side of this newsletter. All sessions are free, but require advance registration – call 821-1770 or email cccs@tfsnc.org. See our [web site](#) for additions or changes to the schedule.

Workshop	Location	January	February	March	April	May	June
MPP Info Session 10-11:30 AM	Raleigh (Blue Ridge)	Thu 1/6 Thu 1/13 Thu 1/20 Wed 1/26	Thu 2/3 Thu 2/10 Thu 2/17	Thu 3/3 Thu 3/10 Thu 3/17 Thu 3/24	Thu 4/7 Thu 4/14 Thu 4/21	Thu 5/5 Thu 5/12 Thu 5/19	Thu 6/2 Thu 6/9 Thu 6/16 Thu 6/23 Thu 6/30
	Durham Library	Thu 1/27 (East)	Thu 2/24 (East)	Thu 3/31 (East)	Thu 4/28 (East)	Thu 5/26 (East)	
Mortgage Zone 6-8 PM	Raleigh (Blue Ridge)	Wed 1/5 Wed 1/19	Wed 2/2 Wed 2/16	Wed 3/2 Wed 3/16 Wed 3/30	Wed 4/13 Wed 4/27	Wed 5/11 Wed 5/25	Wed 6/8 Wed 6/22
	Durham Library	Tue 1/18 (East)	Mon 2/21 (Main)	Tue 3/29 (South)	Mon 4/11 (East)	Mon 5/16 (South)	
Empowerment Zone 6-8 PM	Raleigh (Blue Ridge)	Wed 1/12 Wed 1/26	Wed 2/9 Wed 2/23	Wed 3/9 Wed 3/23	Wed 4/6 Wed 4/20	Wed 5/4 Wed 5/18	Wed 6/1 Wed 6/15 Wed 6/29
	Durham Library	Tue 1/25 (Main)		Tue 3/8 (North)	Mon 4/25 (South)		
	Durham Libry (Spanish)	Thu 1/13 (SouthWest)	Mon 2/28 (SouthWest)		Tue 4/26 (SouthWest)		
First Time Homebuyers 9 AM – 5 PM	Raleigh (Blue Ridge)		Sat 2/26		Sat 4/9		Sat 6/4
Credit in Depth 6-7:30 PM	Raleigh and Durham	Thu 1/20 (Dur-SW) Thu 1/27 (Dur-South)	Tue 2/22 (Raleigh)		Tue 4/5 (Dur-North) Tue 4/12 (Dur-Warren)		
Ways to Save 6-7:30 PM	Durham Library			Thu 3/17 (Dur-East) Tue 3/22 (Dur-Main)		Tue 5/24 (Dur-North)	
Identity Theft 6-7:30 PM	Raleigh and Durham		Mon 2/7 (Dur-Main) Mon 2/24 (Dur-South)		Mon 4/18 (Raleigh)	Tue 5/10 (Dur-East) Thu 5/19 (Dur-SWest)	Mon 6/20 (Raleigh)
Other workshops 6-7:30 PM	Raleigh (Blue Ridge)			Cars: Here's the Deal Mon 3/21		Investing Basics Mon 5/23	

This newsletter is brought to you by Triangle Family Services, a community resource for physical, emotional, and financial well being.

Download previous newsletter editions from our web site. We are in Raleigh (near the State Fairgrounds) and in Durham (Lyckan Parkway). We offer financial counseling appointments each business day.

We strongly encourage clients to attend an *Empowerment Zone* or *Mortgage Zone* session before requesting an appointment.

Call us at 919-821-1770 or email cccs@tfsnc.org.



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