



CENTER FOR SIOUXLAND

# Center For Consumer Credit Counseling

715 Douglas St., Sioux City, IA 51101  
712-252-1861 ext. 47  
877-580-5526  
Fax: 712-255-1352

April 2016

<b>Dates to Remember</b>
* CCCC is closed every 2nd Thursday of the month from 9:00 - 10:00 am.
* CCCC will be closed Monday, May 30th for Memorial Day
* April 18th is the deadline to file your taxes.
* HAPPY SPRING!!

# MONEY SMART WEEK®

APRIL 23-30, 2016 | I O W A

For more information about Money Smart Week, visit:  
[www.MONEYSMARTWEEK.ORG](http://www.MONEYSMARTWEEK.ORG)

## FREE Money Smart Event Pre-Purchase Homebuyer Workshop

### Please Join Us!

*In honor of Money Smart Week, we are holding a workshop for first-time homebuyers. This **FREE** event will walk you through the home buying process and will cover topics including: Budgeting, Credit History, Types of Loans, Shopping for a Home, Finalizing your Loan, Loan Approval, Avoiding Predatory Lenders.*

**Center For Siouxland  
715 Douglas Street  
Friday, April 29th  
9am-3pm**

**Call 712-252-1861 x47 to reserve your spot!**

**We hope you can make it!**

**\*\*REMINDER\*\***  
If you receive any letters from your creditors regarding changes to your account, please forward them to our office. Remember to send copies of statements every 3 months.  
Thank You!

## Student Loans

Currently in the United States there are 43 million Americans with student loan debt. Of those, 8 million are in default. Student loan debt is quickly becoming a crisis for many individuals and families.

While it is important to maintain regular contact with your student loan servicer, many times they don't present all of your options, or even the best option for your current financial situation. Two of the most common options for dealing with student loan debt postpone payment with either deferment or forbearance. These options provide short-term fixes but often do not address other financial issues that may demand budget counseling. Additionally, when loans are postponed, you may still be responsible for paying interest that accumulates during the period of postponement.

Although dealing with student loan debt can seem overwhelming, help is available to walk you through the process. Center For Siouxland's Consumer Credit Counselors can assist with understanding your options and choosing the option(s) that work best for you, including the Standard Repayment Plan, which will have your loans paid off in 10 years, income-driven repayment plans, and even deferment or forbearance. Don't know who your student loan servicer is? We can provide the contact information for your student loan servicer so that you can make the necessary changes and initiate your repayment plan. Finally, Center For Siouxland's Consumer Credit Counselors can help you create a budget that includes your loan payment to get your loans paid off.

For more information about student loan counseling and repayment plans, contact Center For Siouxland's Consumer Credit Counselors at 712-252-1861 x 47. You can also visit our website [www.centerforsiouxland.org](http://www.centerforsiouxland.org) or find us on Facebook. To learn more about student loan repayment plan options, visit [www.studentaid.ed.gov/sa/](http://www.studentaid.ed.gov/sa/).