

[Back to the Profile](#)

## **SOCIAL SERVICES**

**CONSUMER CREDIT COUNSELING SERVICE OF NORTHEASTERN PENNSYLVANIA,  
INC. (CCCS)**

- PURPOSE:** CCCS educates the general public on and assists with the prudent use of credit and provides budget counseling to families and individuals.
- ORIGIN:** CCCS was established in 1978 by three credit managers from local department stores. CCCS subsequently received a charter from the National Foundation for Consumer Credit (now the National Foundation for Credit Counseling).
- HOW IT WORKS:** CCCS offers the following programs and services:
- Budget Counseling** — CCCS organizes seminars on money management and credit. Counseling is provided on a one-to-one basis, by telephone, and through the Internet.
- Debt Management** — CCCS arranges a debt-management program for financially distressed consumers for the orderly and equitable liquidation of their debts.
- Housing Counseling** — CCCS is a HUD-certified housing-counseling agency. It provides first-time home-buyer education, reverse-mortgage counseling, and delinquency counseling. CCCS processes applications for the Pennsylvania Housing Finance Agency's Homeowners Emergency Mortgage Assistance Program.
- Credit-Report Review** — CCCS obtains a consumer's credit report and reviews it with the consumer. CCCS recommends steps to repay debts, gives advice on resolving errors on the report, and helps the consumer understand the credit-reporting process.
- Education Programs** — CCCS provides money-management, credit, and home-buyer programs to high schools, universities, businesses, and social-service groups.
- Employee-Assistance Programs** — CCCS provides businesses with information on budgeting, the wise use of credit, and the process of correcting credit-report errors. The businesses then provide in-house training programs.
- SERVICE AREA:** CCCS serves 23 counties throughout northeastern and central Pennsylvania. Offices are located in Bloomsburg, Clarks Summit, Hazleton, Honesdale, Milford, State College, Stroudsburg, Sunbury, Wilkes-Barre, and Williamsport.
- TRACK RECORD:** Since 1978, CCCS has counseled over 42,000 consumers and has presented over 3,000 education programs. Over \$50 million has been disbursed to creditors through CCCS' debt-management

program.

**FUTURE PLANS:**

CCCS plans to expand its Teenage Education for Economic Needs (TEEN) Program. It makes two or three presentations to targeted classes through this program.

**WHAT ARE THE CREDIT NEEDS IN YOUR COMMUNITY:**

Credit needs include financing to acquire and renovate houses, often for first-time buyers. Owners require down-payment and closing-cost assistance and home-ownership education.

**BUDGET FY 2000:**

\$1,069,800

**FUNDING SOURCES:**

The majority of CCCS' funding is provided from creditor fair-share contributions through CCCS' debt-management program. Other sources include grants from businesses and the U.S. Department of Housing and Urban Development.

**STAFF:**

CCCS' staff consists of 15 full-time and eight part-time employees.

**CONTACT PERSON'S BACKGROUND:**

Michael A. Elick, president and chief executive officer of CCCS, has been associated with the organization for 17 years. He is a former trustee of the National Foundation for Consumer Credit.

**CONTACT INFORMATION:**

Michael A. Elick  
President and Chief Executive Officer  
Consumer Credit Counseling Service of Northeastern Pennsylvania  
1400 Abington Executive Park  
Clarks Summit, PA 18411  
(570) 587-9163, ext. 219  
(570) 587-9135 (fax)  
E-mail: [cccsnepa@epix.net](mailto:cccsnepa@epix.net)  
Web Site: [www.cccsnepa.org](http://www.cccsnepa.org)

**OFFICERS:**

Matthew Choman	Chairman
Victor J. Luksic	First Vice-Chairman
Kevin R. Foley, C.P.A.	Second Vice-Chairman
John P. Kebles	Secretary
J. Fred Baldacci	Treasurer