



Helping people help themselves become financially strong individuals and families through counseling, debt management and education.



3230 N Rockwell
Bethany, OK 73008
405/789-2227 or 1-800-364-2227
www.ccsok.org

From the President



2007

At a Glance

8,704

Number of face to face, telephone and Internet counseling sessions.

1,787

Individuals or families reducing their debt through their own Debt Management Plan.

\$12,462,239

Dollars returned to creditors through the Debt Management Plan

33,084

Educational session participants receiving credit, debt and bankruptcy education in classes, seminars, business settings; including:

4,875

Session participants receiving education on housing issues

20,766

Number of bankruptcy sessions performed

432

Number of clients who graduated from the Debt Management Plan this year.

In 2007, Oklahoma celebrated its 100 year anniversary and CCCS celebrated our 40th year of serving families and individuals throughout central Oklahoma.

Since 1967, CCCS has had a remarkable impact on families and individuals across central Oklahoma. This year we provided financial literacy programs, individualized credit counseling, housing counseling and our Debt Management Plan to over 30,000 Oklahomans. Our services enable our clients to improve their lives by taking control of their spending and debt. We have helped numerous families keep their homes and reduce the personal stress through financial duress. We have provided many financial solutions to significantly reduce their debt and given them hope to achieve financial relief.

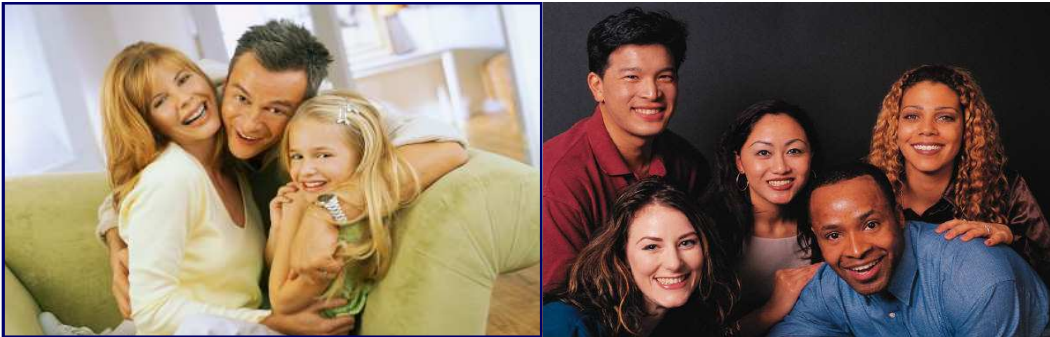
Our mission remains as true today as it was in 1967. We are committed to ***“helping people help themselves become financially strong individuals and families through counseling, debt management and education.”*** In fact, we are fulfilling our mission by serving more consumers than ever before. However, the needs of central Oklahoma families continue to increase. Oklahoma consumers report some alarming statistics related to financial issues. Oklahomans rank high in credit card debt and divorce per capita. Oklahoma ranks in the upper half nationally for the number of property foreclosures and bankruptcies per capita.) These statistics have a devastating impact on our children, as well. Alarming, 20 to 24% of all Oklahoma children meet the criteria for poverty.

Our website at www.ccsok.org contains helpful tools to assist our clients with their financial needs. In 2007, consumers continue to experience rising medical costs and the price of gas continues to rise. As a result, CCCS is expanding our services and seeking additional community support to address the tremendous challenges that face us. As one of the state's largest providers of housing counseling, we have been able to help 96% of our housing clients save their homes or help them avoid foreclosure. Our counseling team is committed to empowering our clients to overcome financial stress. We strive to help each client develop a sense of well being about the way they manage money.

CCCS owes a great deal of gratitude to our partners. We have the wonderful support of United Way organizations in several communities as well as partnerships with financial institutions, government entities and other organizations. Thank you for contributing to the success of our agency for the betterment of our community.

Our entire CCCS family appreciates your interest and support of CCCS of Central Oklahoma. On behalf of our entire team of professionals and volunteers, we will continue to do the very best we can to make a meaningful difference in people's lives across central Oklahoma.

John Cooper, President & CEO



"I was so nervous to get a budget plan started, he made me feel very at ease, and made the process painless." North office Client.

"I feel like there is hope, where I had none. If I follow this plan I can get my life back in order." Enid Client

"He was nice, helpful, friendly and knowledgeable about all my concerns." South office Client

"She was extremely helpful, made me feel much better about my situation I feel I will be under control, and able to sleep at night." Lawton Client

"Great service, great helpful people who care and do more than enough." Stillwater Client

"Thank you for not belittling me, like everyone else." Telephone Client

CCCS Services

Counseling:

*Face to Face * Telephone * Internet* Debt * Credit * Budget

Education:

*Community organizations * Workshops * Workplace Financial Literacy * Web casts

Housing:

Pre-purchase counseling and workshops Delinquency counseling * Reverse mortgage

Bankruptcy:

*Pre-filing counseling * Pre-discharge education



Who We Are

Board Officers

Board Chairman—Sheldon Edmond
Vice Chairman—Randy Thurman
Secretary—Charles de Coune
Treasurer—John H. Marshall

Richard Conley
Don Hardin
Jane Hardin
Nina Smith-Leckie

Lynette Leonard
Dr. Sue Lynn Sasser
Dr. Candy Sebert
Luke Wigley



2007 CCCS Staff

John Cooper- *President & CEO*
Jennifer Wallis-*Vice President*
Gary Lukens-*Vice President*
Lila Hoover- *Director of Housing*
Tracey Rider- *Director of Administration*
Lois Starkey- *Director of Operations*
Christine Bureson- *Regional Manager*

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Tressa Barnett
Tamra Brady
Cristy Cash
Kristi Chavez
Bob Cook
Dora Covey
Karen Dahl
Cheryl Dedrickson

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Mark Younkin

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Lawton

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Shawnee

Citizen Potawatomi Nation

Tinker AFB

Tinker Federal Credit Union

And Our Volunteers

Sheldon Edmond

Jeri Stroup

www.cccsok.org

