



Educational Guide to Partnership: Christian Credit Counselors (CCC) & Crown Budget Coaches About Christian Credit Counselors (CCC)

Christian Credit Counselors (CCC) is a reputable non-profit 501(c)(3) Credit Counseling Agency founded in 1990 to help individuals regain financial stability through debt management. Since its inception, CCC has supported over 300,000 Americans in reducing and managing their debt, earning high recognition:

- Better Business Bureau: A+ Rating
- Trustpilot: 5-Star Rating - See Link Below:
<https://www.trustpilot.com/review/www.christiancreditcounselors.org>
- National Foundation of Credit Counseling (NFCC): Accreditation & Certification
- Christian Credit Counselors (CCC) holds the highest client completion rate among all NFCC-accredited agencies, highlighting its success in helping clients achieve financial stability.
- CCC has partnered with Crown Financial Ministries for over ten years.

Key Information for Clients Considering CCC

- 1. Debt Suitability:** CCC is ideal for clients with \$4,000+ in unsecured debt, specializing in credit card debt. It does not handle secured debt (e.g., auto, home loans) or exclusively medical/collection accounts or student loans.
- 2. Service Area:** CCC is licensed in 36 states. For clients in non-licensed states, referrals can be made to NFCC.org to locate an accredited agency within their state.
- 3. Debt Management Plan:** Through relationships with major creditors CCC offers a structured plan to:
 - Lower interest rates (typically 1%-12% APR)
 - Reduce monthly payments
 - Stop late fees and creditor calls if the accounts are behind
 - Accelerate debt payoff using a “debt snowball” approach
- 4. Consultation and Fees:** The initial consultation is free and designed to educate clients on financial options. **The one time setup fee** (typically \$0-\$100) **is waived for Crown Budget Coaching & Moneylife study clients.** Monthly fees vary by state and debt level, generally ranging from \$10 to \$75.
- 5. Account Closure and Credit Impact:** Accounts in the program will be closed, but CCC generally advises clients to keep one open, ideally the oldest account, to limit any negative effects on credit score.
- 6. Customized Payment Plans:** CCC’s program is typically 3–5 years and allows for additional payments without penalties. Clients can make extra payments through their CCC Account Specialist.

- 7. Special Requirements:** Certain creditors, like Chase or Wells Fargo, may require all their accounts to be enrolled if one is included in the program. CCC representatives will advise if this applies.

Crown Financial Ministries Budget Coaching

Since the 1980s, Crown Financial Ministries has certified Budget Coaches who guide individuals on managing finances through biblical principles. With over 100 certified coaches, Crown provides services both online and in person.

Program Highlights:

- **One-Time Fee:** \$39.95 for access to the Crown online platform.
- **Personalized Coaching:** Each client is paired with a coach and meets a minimum of seven times over three months, either in person or over video conference.
- **Comprehensive Support:** Coaches assist in creating a balanced budget, reducing reliance on consumer debt, and establishing a long-term financial plan using the Crown Money Map.

Steps in the CCC-Crown Partnership for Budget Coaches

- 1. Initial Financial Foundation:** Crown coaches help clients learn biblical financial principles through an online course that includes readings, videos, bible study, ongoing dialog, and prayer.
- 2. Debt and Spending Review:** Coaches collaborate with clients to create a comprehensive budget and debt list.
- 3. CCC Referral Process:** For clients with \$4,000+ in unsecured debt (provided CCC is licensed in their state) the coach or client can contact CCC at #800-557-1985 Ext #4 for an initial consultation to review the budget and for CCC to provide a comparison estimate which will outline all the benefits and fees. **Keep in mind, the consultation is free, there is no commitment, and the call is confidential. The goal is to educate the client on their options.**
- 4. Alternatives for Non-Eligible Clients:** If CCC's program is not suitable, the Crown coach can advise clients on alternative solutions, such as creditor hardship programs for low balances or direct assistance programs for medical debt.
- 5. Ongoing Coaching and Support:** Throughout the remaining coaching sessions, the coach will update the budget and debt list based on CCC's progress. Regular check-ins help to monitor the client's progress.
- 6. Program Completion:** After three months, the Crown coach reviews the client's CCC results, providing an opportunity for continued support and financial growth.

By utilizing CCC's debt solutions and Crown's coaching, clients receive a structured path to financial independence, enhanced by spiritual guidance and practical tools for managing and paying down debt.

******Please note: Clients should avoid debt settlement plans. These plans require clients to stop paying creditors, charge high fees, and destroy their credit score. ******