



National Default Prevention Day 2002

Default Prevention: You Are The Key!

August 1, 2002



FSA
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STUDENT AID

We Help Put America Through School



Consumer Credit Planning

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CCCS of NH & VT

Consumer Credit Counseling of
New Hampshire and Vermont





CCCS Services

- Education
- Budget Counseling
- Debt Management



Wise Credit Practices

- Know all terms & conditions
- 2 credit cards maximum
- Pay balances in full each month
- Consider the true cost of credit



Budgeting Basics

- **Income – Savings = Expenses**
- **Establish a realistic budget**
- **Track spending**
- **Recognize needs vs. wants**



Budgeting Basics

- Know you can't have it all
- Remember credit is not additional income
- Seek help early



Contact Us

We appreciate your feedback and comments. We can be reached:

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