



Heart of Florida United Way and Consumer Credit Counseling Service - Helping Families Survive the Unexpected

Even before the current economic crisis began, John and Susan* knew they were headed for trouble. Like many working families, their living expenses, medical bills and credit card balances were growing each month, but with two steady incomes they managed to juggle their obligations.

But when the company they both worked for announced layoffs, their lives began to unravel. Though John found work within two months of losing his job, Susan was unemployed for nearly a year, which pushed their battered finances beyond the breaking point.

By the time they sought help from Consumer Credit Counseling Service (CCCS) of Central Florida and the Florida Gulf Coast, the couple was several months behind on bills and was in danger of losing their home.

With advice from counselors at CCCS, a United Way supported agency that's helped thousands of people eliminate debt, save for homes and devise workable budgets, John and Susan learned how to meet their obligations and manage finances.

Now nearly debt free, the couple is repairing their credit, building savings and making sure they'll be more financially secure if another unexpected crisis occurs.

* To protect clients' identities, different names have been used.

By supporting Heart of Florida United Way, you help fund nearly 100 local agencies such as the Consumer Credit Counseling Service, whose programs are making a critical difference in people's lives. You also become part of United Way's work to prevent critical problems by focusing on four key areas: Building Safe Communities; Improving Financial Stability; Developing Healthy Children and Families; and Alleviating Hunger and Homelessness.