## **Debt Management, Budget, Credit and Bankruptcy Counseling**

Age Requirements

No Age Requirement

Available 24/7

No

**Documents Required** 

Call for details

Family

Yes

Intake Contact Email

Email contact form is available on the website.

**Intake Process** 

Call for an appointment. Appointments are required.

Intake Contact Telephone

(757) 827-8345

Provider Refer

Yes

**Report Problems** 

Call the Agency

Self Refer

Yes

Center For Child and Family Services, Inc.

https://www.debtfreeonline.com

Main

(757) 826-2227

2021 Cunningham Drive, Suite 400

23666 VA

**United States** 

Monday: 9:00 am-8:00 pm Tuesday: 9:00 am-8:00 pm Wednesday: 9:00 am-8:00 pm Thursday: 9:00 am-8:00 pm Friday: 9:00 am-3:00 pm

Saturday: Closed Sunday: Closed

Additional Availability Comments Some services are available online.

Fee Structure

Call for Information Payment Method(s)

Private Pay

Languages Spoken

English

Call if translation is needed

Consumer Credit Counseling of Hampton Roads (CCCS) is licensed by the Commonwealth of Virginia to provide free budget counseling, housing counseling, bankruptcy services, representative payee and a debt management program to families and individuals regardless of race, national origin, sex, social position or financial status.

Debt Management Program A Debt Management Program is a systematic way to pay down outstanding debt through monthly deposits to CCCS of Hampton Roads. CCCS ensures that payments are sent directly to your creditors on your behalf to be applied to any outstanding balances.

CCCS develops a reduced repayment plan with creditors and consumers may benefit from reduced or waived finance charges, late and over the limit fees. There is no minimum amount of debt required to participate in the Debt Management Program.

It takes approximately 36 to 60 months to repay debts through the Debt Management Program. a consumer's account with creditors is always credited with 100 percent of the amount paid through CCCS.

CCCS offers in person and online prefiling bankruptcy budget and credit counseling and a post-filing financial management courses. CCCS also provides budget and credit counseling unrelated to bankruptcy.

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Service Area(s)
Hampton City
,
James City County
,
Newport News City
,
Poquoson City
,
Williamsburg City
,
York County
Email
info@kidsandfamilies.com
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