



## CCCS Testimonials

*We didn't know where to turn...  
It feels like a huge weight has  
been lifted off my shoulders .*  
- Tammy

*We sought assistance for  
resolving our outstanding  
student loan debt...needless to  
say, we are very pleased and  
happy...we think you will be  
too!* - Alan

*After the first class I felt like  
there was hope again.*  
- Wyatt

## Proud Partners of the Lakeshore Wheels Program



**SHEBOYGAN**  
CHEVROLET | BUICK | GMC | CADILLAC

**SHEBOYGAN**  
CHRYSLER | DODGE | JEEP | RAM

sheboyganauto.com

United Way of  
Sheboygan County



# Lakeshore Wheels

Are you in need of reliable  
transportation, but your credit  
and/or financing options are  
getting in your way?

**LET US HELP!!**



[www.cccsonline.org](http://www.cccsonline.org)  
920-783-6849

# WANT TO FIX YOUR CREDIT?



## What is Lakeshore Wheels?

Consumer Credit Counseling Service (CCCS) and the Lakeshore Wheels Partners have teamed together to help solve transportation issues for individuals with blemished credit: LAKESHORE WHEELS! This program is designed to help the underserved get a vehicle loan so they can get to their daily obligations reliably. There are no income guidelines for this loan program.

### Qualifications:

- 580 FICO score or less
- Client completes financial analysis and vehicle education with CCCS
- Must be willing to participate in follow-ups from CCCS
- Client must have a valid driver's license
- Client must provide proof of insurability

**\*\* Don't let transportation keep you from your next job opportunity. Come see us about the LAKESHORE WHEELS PROGRAM before opportunity slips away.\*\***

## How does it work?

1. Contact CCCS at 920-783-6849 to schedule an appointment and complete a financial analysis.
2. Once it is determined that a car payment is affordable and you have passed the vehicle education assessment, you will earn a completion certificate and be referred over to our Lakeshore Wheels Partners.
3. Down payment match of up to \$300.

## The Lakeshore Wheels Program will help the buyer:

- Understand the responsibilities of car ownership and maintenance.
- Complete a budget and assist you with establishing financial stability in your life.
- Develop a positive credit history.
- Start and maintain a positive relationship with a financial institution.



## Who is CCCS?

We are dedicated to helping individuals and families maintain and achieve financial stability and improve their quality of life. We accomplish this and enhance the community by providing education, advocacy, and debt management programs.

Consumer Credit Counseling Service (CCCS), a division of Family Service Association of Sheboygan, Inc. is a nonprofit 501(c)(3) full-service credit counseling agency.

CCCS offers consumers throughout Wisconsin and Minnesota confidential financial assessments and education. If you need information on finances, budgeting, student loans, housing, bankruptcy, credit cards or debt management plans, we can help you take control of your finances and plan for a brighter financial future.

### Contact Us:

Consumer Credit Counseling Service  
CCCS of Sheboygan  
920-783-6849  
info@cccsonline.org

Visit us on the web:  
[www.cccsonline.org](http://www.cccsonline.org)

