

idea corner

Consumer Credit Counseling Comes to Town

I received a telephone call from a homemaker who asked if there were people in Visalia, California, who did financial counseling. This prompted me to get involved in a study to determine the situation. I became convinced that financial counseling services, other than the lending institutions, were a needed resource for Tulare County.

A letter of invitation, seeking interested people, went out to credit-granting agencies, women's organizations, other professional home economists, and any others we could think of. These letters were followed up by a visit and we found there was considerable interest.

I also visited the Fresno area office of the Consumer Credit Counselors, a state-chartered nonprofit organization. I invited the manager of the office to meet with interested people in Tulare County.

At the meeting, a steering committee representing the citizens and the credit community was organized. The Commission on the Status of Women was very active, as was the credit community. As Extension home economist, I kept the meetings going and served as secretary for the group. I was transferred about nine months after getting the group started. The groundwork had been done, interim financing had been committed, a location tentatively found, and volunteer counselors identified. My successor picked it up immediately and the program is now in operation.

Finally, in August of 1977, 19 months after the beginning, a local office of the Consumer Credit Counselors was opened. A CETA position had been secured, shared with the status of women commission. This individual schedules appointments and handles routine office work. The state organization of Consumer Credit Counselors provides money to pay the rent and tele-

phone. The counselors are volunteers from the financial community, banks, other lending organizations, and the credit agencies. A Board of Directors representing various community interests was established.

By October, 6 families had been counseled with an average debt, beyond their home mortgage, of \$20,000. Two had debts beyond their mortgage of \$49,000. Currently there are more applicants than counselors. The Board of Directors is now involved in a financial drive to support the program.

The Tulare County office of Consumer Credit Counselors is functioning under the charter of the Bakersfield CCC and it's a branch of that organization which provides some management help.

A project that started with a telephone call to the local Extension home economist has come into being and is providing a much needed service to the people of Tulare County.

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