

## ST. LAWRENCE COMMUNITY SERVICES

*Providing Charitable Outreach, Advocacy,  
Financial Education & Enrichment*

Catholic Charities' certified and experienced staff will tailor assistance to clients who need help managing their finances. Through expert advice, struggling families and individuals will receive an evaluation of their situation, assistance in developing a plan, and financial education and case management evaluation. With professional care and confidentiality, our staff provides charitable assistance (rental, mortgage, food, utilities), financial and bankruptcy counseling, housing counseling, mentoring and financial literacy.

Our goal is simple: to be an advocate for clients by providing support and guidance as they make a lasting change in regards to their relationship with handling money. We will work with clients to overcome their financial and emotional obstacles, thereby clearing a path to financial harmony.

*St. Lawrence, generous patron of the Church's poor, pray for us to the One God, Father, Son, and Holy Spirit that all those in need may feel the effect of the love of their brothers and sisters who seek to help them!*

*Saint Lawrence, Pray For Us!*

Eau Claire  
448 N. Dewey Street  
Eau Claire, 54703  
(715) 832-6644

Sojourner House  
Eau Claire Homeless Shelter  
618 S. Barstow St.  
Eau Claire, 54701

La Crosse  
P.O. Box 266  
413 Third Street South  
La Crosse, 54602-0266  
(608) 782-0710

Prairie du Chien  
P.O. Box 337  
115 E. Perry Street  
Prairie du Chien, 53821  
(608) 326-1616

Wausau  
P.O. Box 2186  
540 South Third Ave.  
Wausau, 54402-2186  
(715) 849-3311

Visit us on the web at  
[www.cclse.org](http://www.cclse.org)  
1-888-212-HELP (4357)



Community Partner



revised 1/23/14

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## HOUSING COUNSELING

Catholic Charities takes a holistic approach to family needs for housing. Our program is designed to assist clients with comprehensive housing counseling, training, advocacy, technical assistance and provides housing opportunities for homebuyers, homeowners, and tenants. The goal is to prevent homelessness and increase sustainable housing opportunities by providing skills, education and financial assistance to achieve successful living in healthy, safe and affordable homes. Catholic Charities is a US Department of Housing and Urban Development (HUD) approved agency and our experienced staff currently handles the following types of services: Prepurchase Counseling, Tenant Counseling, Homebuyer Education, Financial Assistance, Fair Housing Counseling, Default/Delinquency Counseling.



## REPRESENTATIVE PAYEE PROGRAM

Case managers for this financial management program provide confidential and compassionate assistance in helping clients on a fixed income meet their basic needs and reach their financial goals. A Representative Payee's responsibilities include using benefits to pay for current and foreseeable needs, savings, and maintaining good records of how Social Security benefits are spent. Case management includes a thorough assessment of the client's needs, goal setting,

budget development and monthly bill paying. Anyone is eligible for our services if they meet the following requirements: have an existing Rep Payee or have been determined by SSA to need a Rep Payee, provide all needed information to Catholic Charities and are willing to meet with a Rep Payee Case Manager for assessment and eligibility for the program. In all aspects of the program, clients will be encouraged to move to their greatest possible level of independence.



## FINANCIAL EDUCATION AND ENRICHMENT

Catholic Charities offers a variety of tools and solutions to help achieve financial goals. Our Financial Wellness Advocates will work with clients to address their relationship with money while setting goals and addressing needs. Catholic Charities is a member agency of the National Foundation for Credit Counseling (NFCC).

## BUDGETING/FINANCIAL MANAGEMENT

Catholic Charities offers free financial management sessions to those who need help with developing a budget, clearing up credit issues and/or developing savings. Our certified Financial Wellness Advocates take the time to thoroughly understand each person's situation and provide them with specific advice. The Advocate works with the client to assess the current financial situation, develop a spending plan, establish financial goals and create an action plan..

## FINANCIAL LITERACY: PROJECT STEP-UP

Expanded to the entire service area from the successful Marathon County program, Project Step-Up provides assistance for individuals and families who are struggling to make ends meet. With the help and support of a family mentor and case manager, we can help to assure a successful financial future for their children. Families involved in the program will be motivated to set and accomplish goals to achieve financial stability. Clients gain accountability through successes, acquire problem-solving skills, build family unity and develop life skills in basic budgeting and banking, credit maintenance and financial planning.

## BANKRUPTCY SERVICES

In 2005, the Bankruptcy Abuse Prevention and Consumer Protection Act was put into effect. The Act mandates that anyone filing for personal bankruptcy has to complete a pre-filing counseling session; and before receiving a bankruptcy discharge, debtors are required to complete an instructional course on personal financial management. Catholic Charities is approved by the Executive Office for U.S. Trustees to deliver the necessary counseling and education required by law.

**Pre-filing:** during a pre-filing session, a Financial Wellness Advocate will work with clients to develop a spending plan, detailed action plan and financial goals. Clients will also learn about the process of bankruptcy and the alternatives to filing bankruptcy. Upon completing the session, clients will be issued a certificate of participation that allows clients to, if necessary, proceed with the bankruptcy filing process.

**Pre-discharge:** After bankruptcy has been filed, a certificate of participation in bankruptcy education is needed to have debt discharged in the bankruptcy. The education program provides a variety of financial and budgeting topics assuring clients have the tools necessary to build a strong financial foundation. During the program, clients will receive tips and tools for wise money management and credit use. Clients will also discover how to set achievable financial goals, create a livable budget and build a strong savings plan. Additionally, clients will learn how to obtain credit reports, establish/reestablish credit, dispute errors and protect themselves from identity theft. Upon completing the session, clients will be issued a certificate of participation that allows them to proceed with the bankruptcy discharge process.

