



CAP Partners with Local Community Agencies to Help Families with Financial Needs & Overcome Debt

CAP's services provide crisis debt management care by helping meet the needs of those with financial difficulties, helping them make budgets and plans to repay debt, maintain or obtain homeownership for the very first time or understand bankruptcy options. CAP offers professional financial tools and educational resources that help people gain confidence and success in managing finances! CAP has been established for over 25 years internationally in England, Australia, New Zealand, Canada and now here in the US. CAP's trained AFCPE Certified Credit Counselors will put together advice and our trained workers with the AFCPE Money Management Essentials badge will guide people through our Debt Management Plans.

CAP offers:

- Debt Management Plans (DMP)
- Simple Money Education Courses (CAP Money)
- Credit Counseling
- Budgeting
- Bankruptcy counseling
- Student loan counseling

Why CAP Exists:

The rising tide of increased living costs, alongside low incomes, are causing families here in America to be trapped in poverty - drowning in debt and despair. Debt and poverty breaks families apart, has a huge impact on mental and physical health, and drives many to think that suicide is the only way out. The COVID-19 pandemic will cause many more families to become trapped in unmanageable debt. At CAP America we believe there's always hope. Yes, poverty is real, with millions locked in its miserable grip. CAP is bringing life changing freedom, hope and good news to people.

Uniqueness of CAP

FREE Services to clients (underwritten by donations from individuals and local churches).

- Personalized, in-home visits to properly assess the situation.
- Debt Help services by CAP-trained coaches to reach the most vulnerable and marginalized in your community.
- Sustainable Debt Management solutions from professional AFCPE Certified Credit Counselors.
- Successfully gets clients out of debt in 3-5 years using a sustainable Debt Management Plan

Start Here: Identify. Connect. Reach.

- Identify and refer families or community members in poverty level or needing financial assistance
- Place postcards and posters in your connection areas or emails.
- Invite a CAP representative to present to your team to understand the referral process and services that we CAP can offer families.
- Conduct **Financial Wellness Seminar** at your location (Email: melindawong@capamerica.org)

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Professionalism of CAP

CAPs Credit Counselors are AFC Certified by the AFCPE which requires 1000 hours of credit counseling experience and to pass their rigorous exams. The AFCPE is referred to as the gold standard of training and 60% of people choose it as the highest standard for accreditation. Our frontline staff who visit clients in their homes are AFC Money Management Essentials trained. These staff are trained to gather information for our credit counselors and to relay the advice of the Credit Counselors. On top of all this our staff are professionally trained by Christians Against Poverty which is internationally recognized by governments as meeting official national training standards for credit counseling.

Client Visit Process

Three Visit Strategy:

- First Visit: Debt coach collects information & establishes relationship with client.
- Second Visit: Debt coach thoroughly reviews credit information & clarifies needs.
- Third Visit: Debt Management Plan presented, plans option chosen, and full agreement on Plan reached. Client signs commitment. DMP is started and within 3-5 years debts are resolved. Client tracking and support is always given.

Where do clients need to live in order to be covered for service in DuPage County?

Our Naperville center broadly covers:

Naperville, Aurora, Bolingbrook, Downers Grove, Lisle, Woodridge, Warrenville, Wheaton,

Our Elmhurst center broadly covers:

From Elk Grove Village to Willowbrook and Glen Ellyn to Oak Park

What if CAP is unable to see a client due to where they live? We keep a list of very reputable not for profit credit counselors who we can refer clients to where we are unable to help so it's still worth someone calling. Just set expectations carefully with your referrals.

More on CAP Money Course

With 60% of Americans admitting that they do not have a personal budget we know that there is a great need for financial education! The CAP Money Course is a simple, 3-session, budgeting course that gives participants the opportunity to learn skills that have a lasting impact on their finances. The course is a perfect tool to run both in-person and virtually to help families create and adjust their budgets following the impact of COVID-19.

Reviews:

'I found the CAP Money Course a great tool to help with budgeting. It has helped me have control over my finances rather than them having control over me.' - Kate