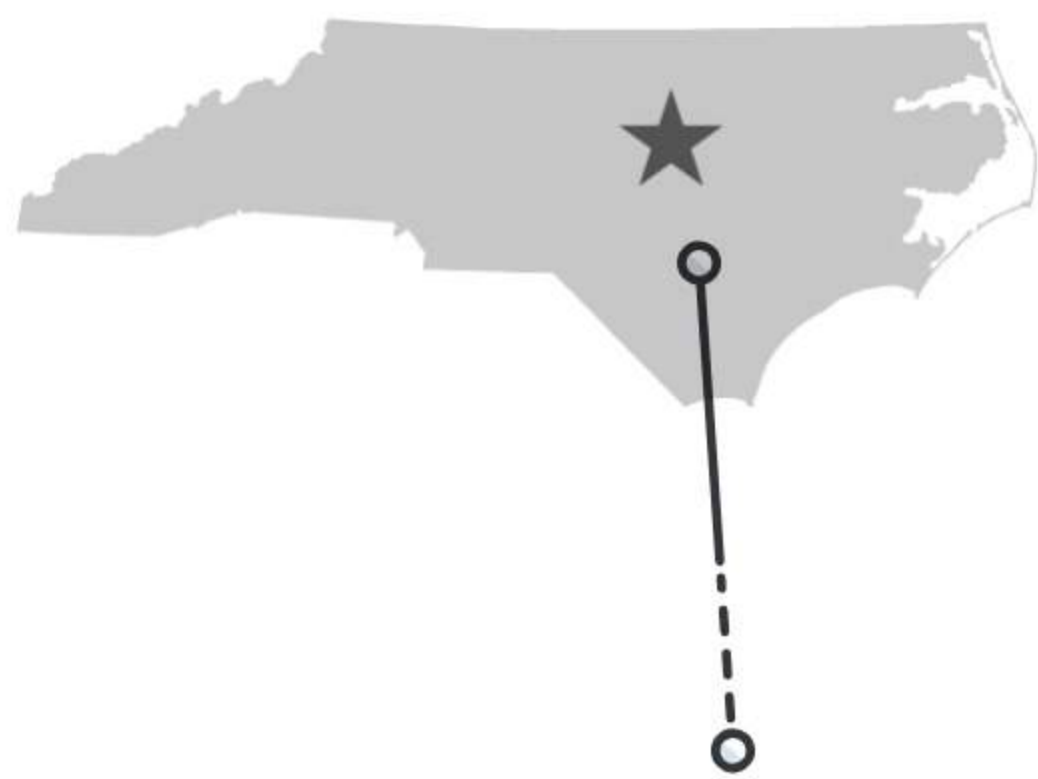




# 2017-2018

# Annual Report

Consumer Education Services, Inc. is a non-profit organization committed to empowering and inspiring consumers nationwide to become debt free. From non-profit credit counseling and education to debt consolidation, housing counseling or bankruptcy counseling, CESI can provide a solution for your financial situation. We offer continued support to help consumers make better financial choices every day.



Headquartered in Raleigh, North Carolina

### Our Team

- States Served.....**50**
- Staff.....**81**
- Certified Counselors.....**48**
- Bilingual Counselors.....**7**
- Combined Years Experience.....**454**



## Credit Counseling



**Total Debt Active During Year**      **\$231,328,482**

**New Debt Enrolled 2017-2018:**      **\$69,321,425**

**Debt of Clients Completed:**      **\$18,585,266**

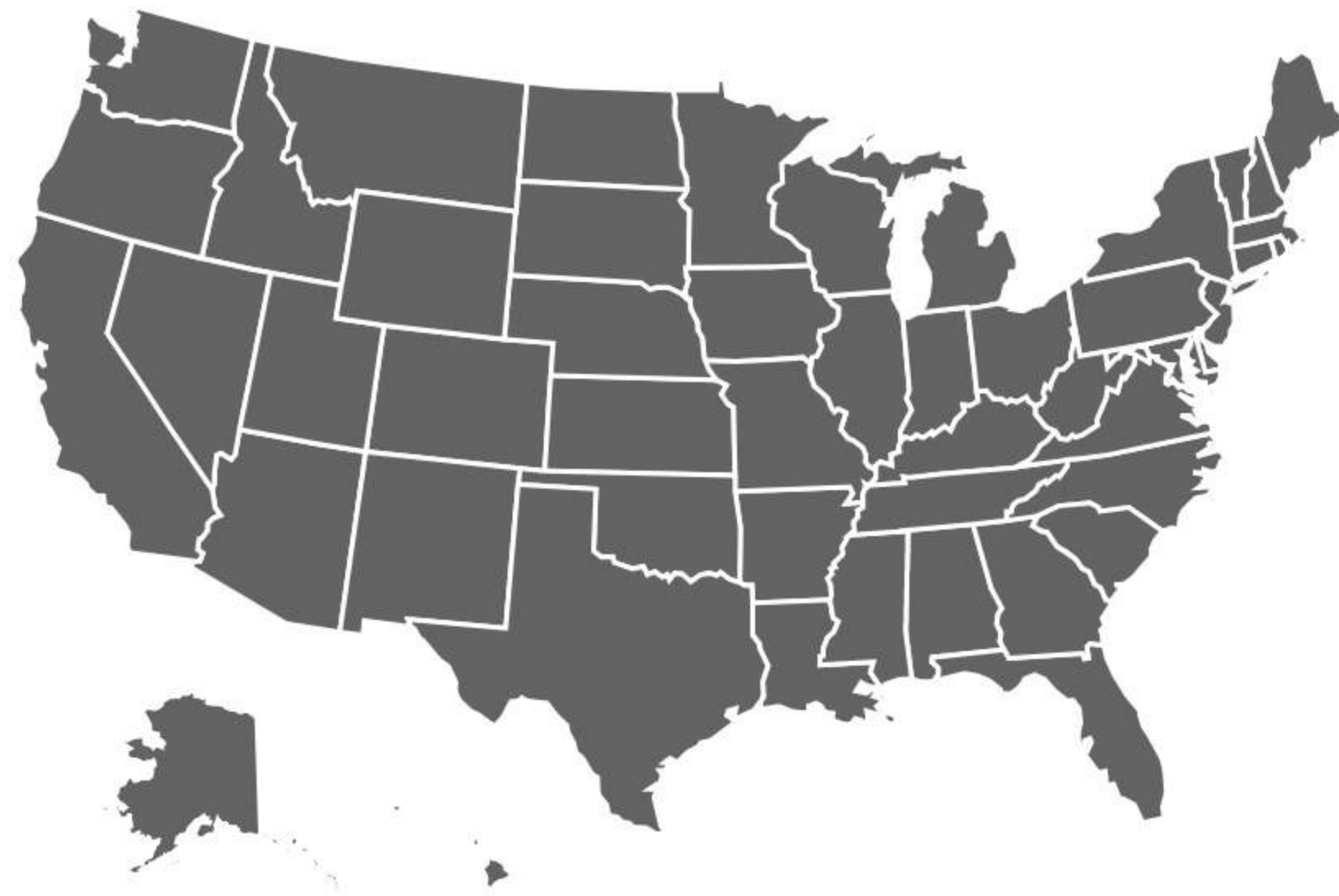
**Debt Paid 2017-2018:**      **\$37,175,151**

# Credit Counseling By The Numbers

Average age of consumer counseled:



States Served: 48



65% Female  
33.3% Male



Average number of creditors per client:



Average monthly income per client:



Average Reduced APR:

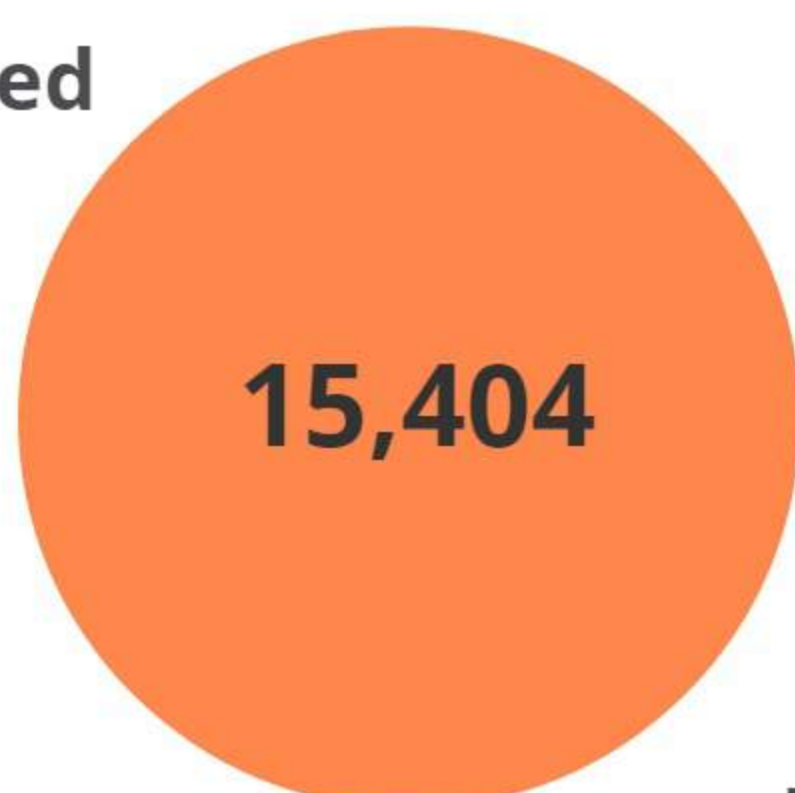


Single: 35%  
Married: 20%  
Divorced: 7%  
Separated: 2%  
Widowed: 2%  
Not specified: 34%

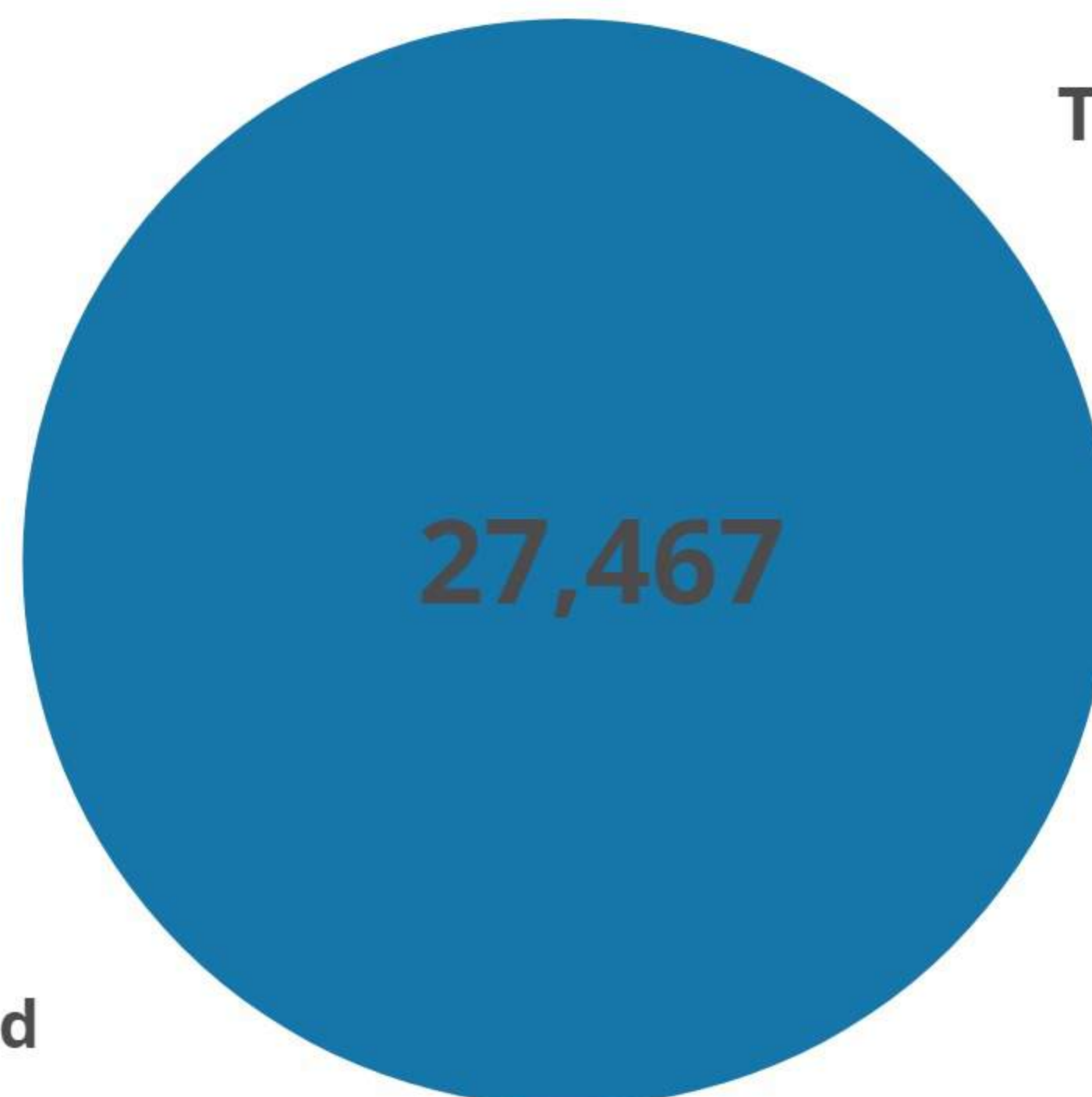
Average annual income per client:



Pre-Bankruptcy Counseling (CC) Certificates Issued



Post-Bankruptcy Counseling (DE) Certificates Issued



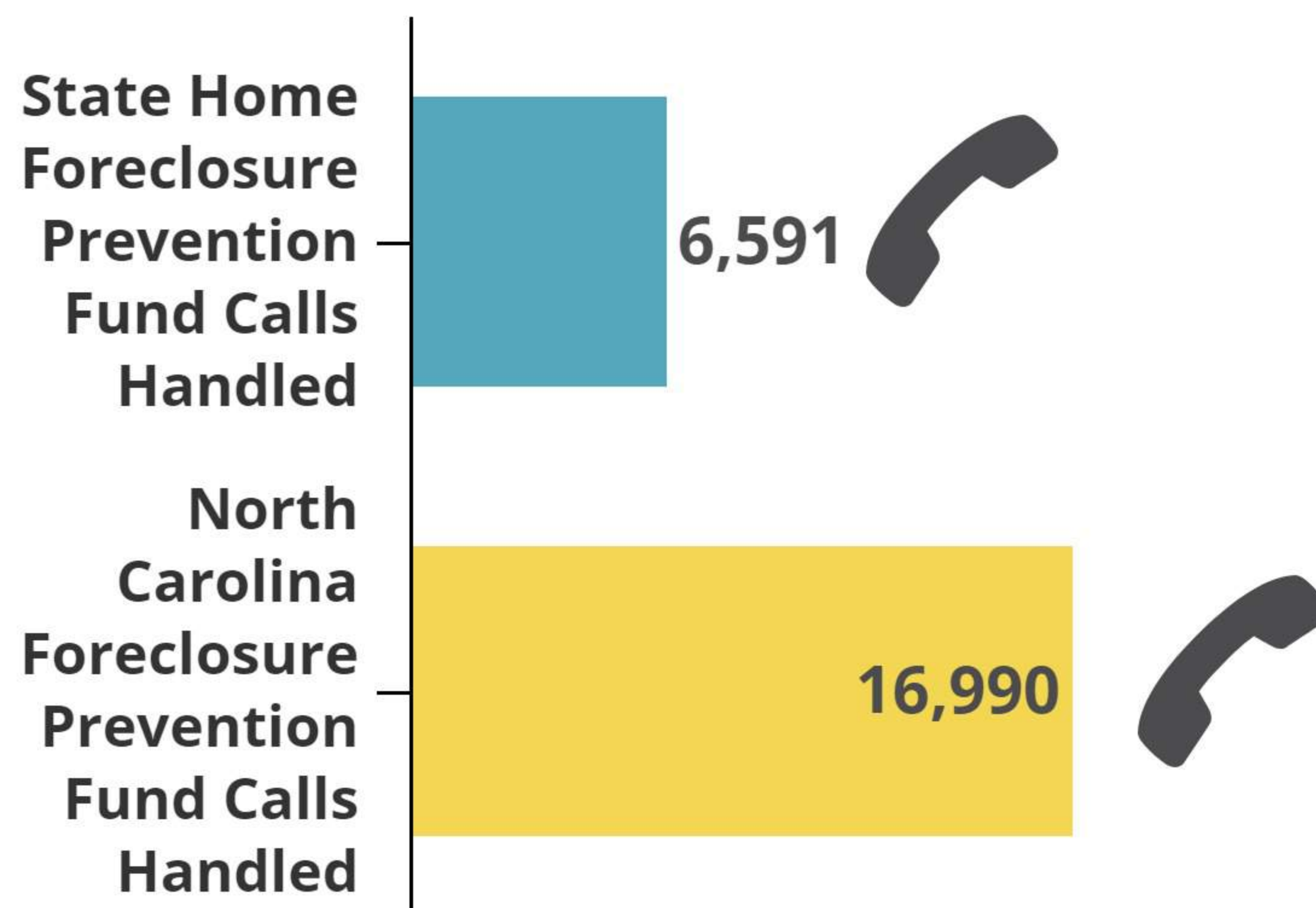
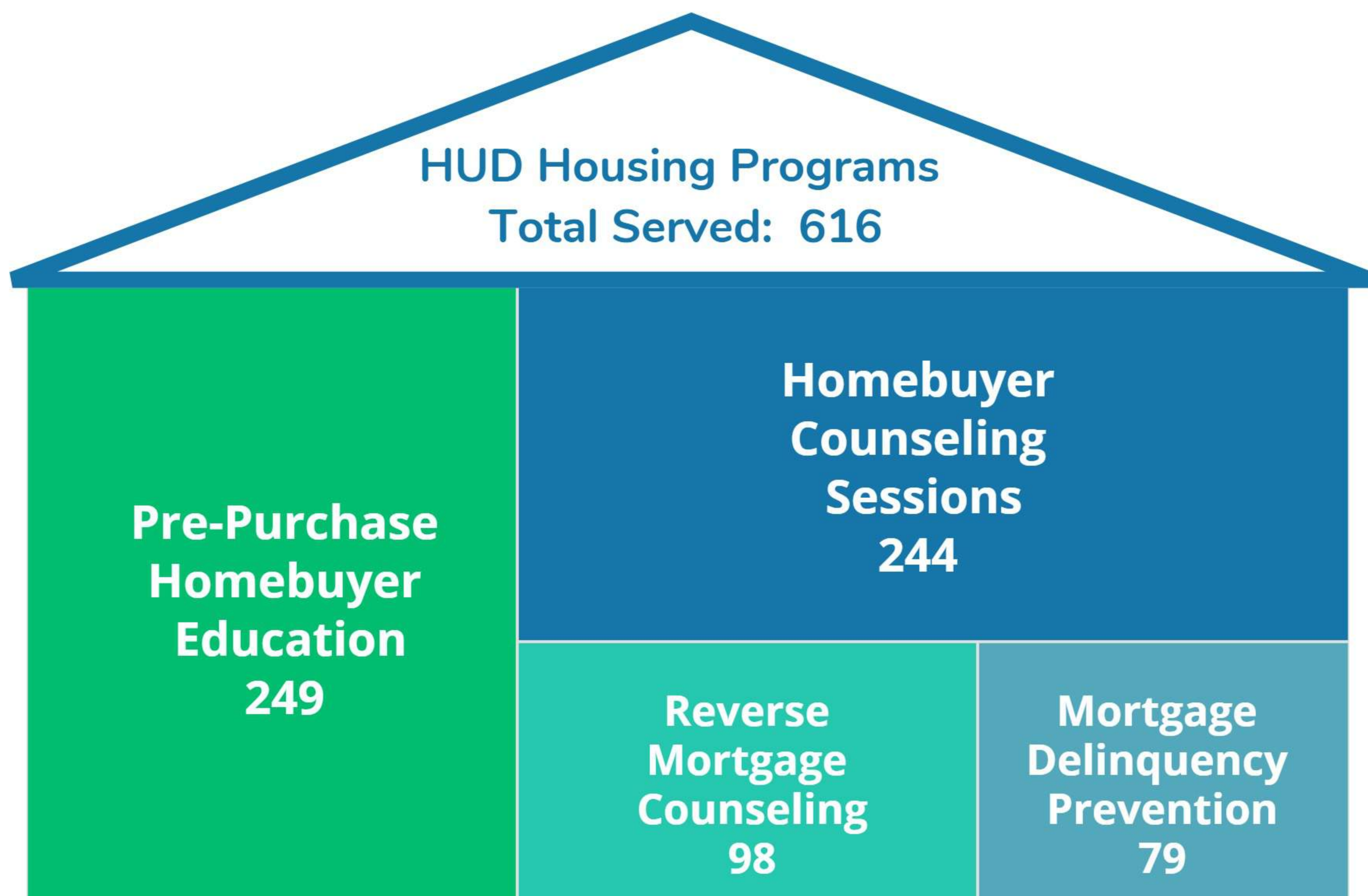
Total Bankruptcy Consumers Counseled





Homeownership Center

The HUD Certified CESI Homeownership Center exists to provide access to housing opportunities, individualized housing counseling and personal finance training to educate and enable individuals to understand and enjoy the benefits of homeownership. Educated homeowners lead to vibrant communities and increased individual wealth.



# Community Education

In addition to our extensive online resources which include financial blog content, ebooks, videos, financial calculators and comprehensive financial literacy courses, CESI provides in-person classroom based financial education to our local North Carolina community through partnerships with community agencies and non-profits.



CESI's customized financial literacy courses include:

- Budgeting Basics
- Financial Goal Setting
- Understanding Credit and Debt
- College Finance and Student Loan Debt
- Planning for Retirement
- The Basics of Saving
- Understanding Credit Reports and Scores
- Preventing and Protecting from Identity Theft
- Understanding Credit Reports and Scores



Outreach Sessions



Attendees



Partners



Hours

77%

Of class attendees report household income of less than \$25,000



22%

Of class attendees report that they did not complete high school



68%

Of class attendees were male



# Financial Coaching

In addition to financial coaching to individuals, CESI provides financial coaching services to corporations and their employees. We serve a large U.S. Medical Center through their employee hardship grant program. Enrolled employees are provided with 3 coaching sessions via phone with a certified financial counselor to discuss their budget, financial goals, and how to overcome their obstacles to financial success.



## Program Expenses: \$8,178,843

