Consumer Education Services Inc. (CESI) is a non-profit service provider of comprehensive personal financial education and solutions for all life's stages, and all of life's milestones. Our goal is enhanced economic security for everyone we serve.

**Credit Counseling**

- Total Assisted: 55,000
- Total Active Enrolled: 20,152
- Enrolled 2016: 8,685
- Completed Program: 1,957

- Total debt enrolled: $216,323,232
- Newly enrolled debt: $74,733,450
- Total debt of those who completed program: $29,316,537
- Total debt paid: $34,292,841
Credit Counseling By The Numbers

Average age of consumer counseled: 41.75

Single: 25%
Married: 15%
Divorced: 5%
Not specified: 51%

64.8% Female
33.3% Male

Average number of creditors per client: 5

Average APR reduction per account: $2,720

Average monthly income per client: $32,649

Bankruptcy Education

Pre-bankruptcy counseling (CC) certificates issued: 21,143
Post-bankruptcy counseling (DE) certificates issued: 16,062

37,205 Total
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.

State Home Foreclosure Prevention Fund Calls Handled: 65,423

North Carolina Foreclosure Prevention Fund Calls Handled: 17,653
Community Education

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

188 Classes  
4,122 Attendees  
232 Hours  
20 Partners

80% Of class attendees report household income of less than $25,000

Refugees and immigrants face significant challenges to financial success including: language barriers, culture differences, misunderstanding of financial concepts, lack of customized financial education tailored to their unique needs, high potential for fraud and difficulty protecting themselves from identity theft.

In response to this need, CESI has developed a unique financial literacy course, specifically designed for refugees and immigrants. This new, innovative curriculum enables individuals and families that are new to the United States via immigration or refugee resettlement to gain the information necessary to acclimate them toward our money system and set them up to experience financial success.
In addition to financial coaching to individuals, CESI provides financial coaching services to corporations and their employees. For example, 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.

71% of employees served reported household income of less than $30,000.

Financials

Program Expenses: $8,595,070

Program Funding:

- $5,084,004: Program Funding (fees)
- $974,228: Grant Funding
- $876,885: Creditor Support