



A non-profit organization doing business as  
Consumer Credit Counseling Service of Los Angeles, Consumer Credit Counseling Service of the Sacramento Valley,  
Consumer Credit Counseling Service of Mid-Countries and Consumer Credit Counseling Service of Central Valley

## **2007 FACT SHEET**

- Mission:** ByDesign Financial Solutions is dedicated to providing comprehensive personal finance solutions and empowerment through education, tailored services and strategic relationships.
- Headquarters:** 6001 E. Washington Blvd., Suite 200  
Los Angeles, CA 90040  
**(800) 750-2227**  
website: [www.bydesignsolutions.org](http://www.bydesignsolutions.org)
- Regional Offices:** Sacramento  
Stockton  
Fresno
- Spokespersons:** ByDesign Financial Solutions (dba CCCS) offers English-speaking spokespeople in each of the regional offices. Spanish speakers are available in L.A. and Fresno. Lao and Hmong speakers are available in Fresno only. Contact **Jennifer Root** at (323) 890-9526 for assistance with media referrals.
- Sr. Management:** **Martha Lucey**, interim CEO, executive vice president (Fresno) and **David Bazart**, COO (L.A.).
- Services:** Low-cost, confidential one-on-one counseling by certified counselors by phone, by Internet or in person. Areas of focus include: budget and debt counseling; credit report review; default and foreclosure counseling; identity theft resolution counseling, bankruptcy counseling, home prepurchase counseling and reverse mortgage counseling.
- ByDesign's Debt Management Plan (DMP) is ideal for people struggling with unmanageable credit card debt. Participants make one monthly payment to ByDesign and we disburse the payments to each of their creditors. ByDesign contacts their creditors to negotiate lower payments and, often, to reduce or eliminate interest and fees, allowing the client to payoff debt sooner.

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**Services, (con't)**

ByDesign's consumer education department provides added support to our clients and instruction to the general community. Presenters are available to deliver financial education in the community or onsite at businesses. Our most popular workshops include: Personal Finance Management, Financial Firsts, Identity Theft, Financial Firsts, Pre- and Post- Bankruptcy Education, Get Checking and First-time Homebuyer.

**Statistics:**

Although people with debt problems come from all income and education levels, the following are **averages** reflected by our clients who were active on our DMP in 2006:

**Annual Household Income:** \$30,969 per year

**Age:** 41.9

**Unsecured Debt:** \$16,090

**Persons in Household:** 2.21 **Creditors:** 6.62

Most of our clients who came to us for budget and credit counseling in 2006 report finding themselves in financial trouble due to:

- poor money management
- loss of one income [injury, birth or divorce]
- job loss or reduced income
- unexpected medical expenses

ByDesign counseled **21,213** families (for the first time). Of those, **93.2%** were provided with budgeting counseling, were counseled on the reverse mortgage process or were referred to other agencies for further assistance. The remaining **6.8%** of first-time visitors joined our DMP.

**Affiliations:**

The NFCC (the National Foundation for Credit Counseling, the umbrella organization for CCCS offices) has more than 900 counseling locations in the U.S., Canada and Puerto Rico. ByDesign is accredited by the Council on Accreditation of Services for Families and Children, Inc., is a HUD-approved counseling agency, and is a member of four regional Better Business Bureaus. In addition, the organization is a United Way affiliate in Fresno and Sacramento.

**Funding:**

Our funding comes from voluntary contributions from creditors who participate in our Debt Management Plans, foundations, grants and client contributions.

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last updated 5/10/07