

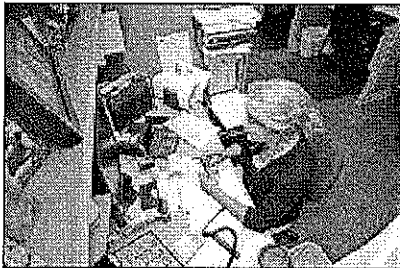
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## Business

Area financial counseling nonprofits launch free hotline



Carmen Jones-Burke, a certified counselor with the Consumer Credit Counseling Service of Maryland and Delaware, speaks with a client over the phone at CCCS' Catonsville offices Thursday. — Kristine Buls/Examiner

for working families in Baltimore City," said Joanna Smith-Ramani, director of Baltimore CASH.

G.M. Corrigan, The Examiner

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### BALTIMORE -

Are you having problems with budgeting, debt repair, your credit report, loss of income or other money matters but aren't eligible for low-income-designated financial counseling programs?

If so, Baltimore CASH, Maryland CASH and the Consumer Credit Counseling Service of Maryland and Delaware, partners in a just-launched financial counseling service for rich and poor alike, hope you'll call their free hotline at 877-254-1097.

"We're an eight-year-old coalition of organizations that pull together to provide programs and services to increase the financial stability and financial opportunities for working families in Baltimore City," said Joanna Smith-Ramani, director of Baltimore CASH.

CASH is an acronym that Smith-Ramani said stands for "creating assets, savings and hope."

A provider — through of a host of member service groups — of community-based, direct financial counseling and tax preparation services to low-income residents, Baltimore CASH and its trade association, Maryland CASH, enlisted call center-equipped CCCS to extend their reach in this time of economic hardship and growing demand.

"It's a partnership," Smith-Ramani said. "We wanted that third way of reaching out to folks. And CCCS has a long track record of being a high-quality service provider."

The new hotline is "the only free, not-for-profit statewide service provided by certified nonprofit financial counselors that is available to anyone regardless of financial status," according to the group's release.

"We just want to make sure that people who need assistance with financial matters are aware that there are organizations available to provide that help," said Jim Godfrey, executive director of CCCS, a financial counseling provider for 42 years.

Godfrey said CCCS has 70 counselors answering phones at the nonprofit's Catonsville call center and, since the hotline's official launch, calls to that number have increased threefold over test period traffic.

Maryland CASH Director Robin McKinney said she and Smith-Ramani picked CCCS because of its accreditation, track record and nonprofit status — all of which should underscore the fact that the group has no financial self-interest in any of the counseling outcomes.

"I think it is very helpful for people who have general financial counseling issues," said Jinhee Kim, finance professor in the family science department at the University of Maryland.

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