

**Community
Impact
Report**

2022



parachute

Rebranded Revitalized



parachute
dare to be debt free

From CCCS of Buffalo to Parachute!

Optimism, empathy, adventure, freedom. We are Parachute.

We're the courage you need to take the leap and dare to be debt free. With a strategically mapped-out and reliably clear path, we stay with you every step of the way...and we've probably already ordered the cake for the epic celebration of your arrival!

In November of 2022, after 57 years of operating as Consumer Credit Counseling Service of Buffalo, we changed our name to Parachute Credit Counseling. While our look has changed, we will still provide the same quality service to the community that we have since 1965. We feel our name change better reflects our mission - to empower our clients to be debt free and to minimize the stigma associated with being in debt.

Thank you for your continued support and belief in the value of our services, and what we bring to the communities we serve. We are proud to have you as a partner.



Leadership



parachute



Noelle Carter
President & CEO



Scott Laughlin
Executive VP



Robert Dunn
VP of Counseling



Mark Twarog
VP of Information Technology

Board of Directors

Chair: Nancy L. LaTulip
Retired

Treasurer: Anthony F. Gutowski
Evans Bank

Vice Chair: Joseph M. Morrison
M&T Bank

Secretary: Bonnie Kell
KeyBank

Joseph C. Alessi
Bank of America

Catherine Roberts
Resource Council of WNY

Marylou Borowiak
Community Leader

Deanna Alterio Brennen
NCCC SBDC

Ramon Morales
Broadview FCU

DeAnna Eason
HOME

Our Team

Patty Ann Baker, Client Support Specialist

Lyn Balla, Accounting Manager

Krysten Bell, Client Support Specialist

Jaime Bergeron, Counseling Intake Specialist

Jared Buckner, Financial Counselor

Mike Florczak, Financial Counselor

Lisa Robertson, Manager of Counseling Services

Nicole Hiam, Financial Wellness Specialist

Jim Ingham, Financial Counselor

Christie Maiola, Client Support Specialist

Therese Melchiorre, Financial Counselor

Sonya Singletary, Financial Counselor

Stacey Robb, Financial Counselor

Janet Webb, Client Support Specialist

Lynn Hoffman, Volunteer

Barbara Twarog, Volunteer



Our Mission

*We provide our community
with the best strategies
to master their credit.*



Our Vision

*We are the most recognized
financial counseling agency
in our community that
minimizes the stigma
associated with debt.*



Services

3,412

Households received one of the following service offerings in 2022:

Financial Counseling
Credit Report Review Session
Student Loan Counseling
Financial Coaching & Budget Assistance
Homeownership Readiness Counseling
Delinquency Housing & Foreclosure Prevention
Rental Counseling
Pre-Purchase / Homebuyer Education
Reverse Mortgage Counseling
Bankruptcy Counseling
Financial Literacy Education
Free Tax Preparation (VITA)
Debt Management Plan

Debt Management Plan (DMP)

A partnership with Parachute to make one monthly payment on all of an individual's or household's unsecured debt. We work with creditors to obtain lower interest rates and lower monthly payments, with the goal of paying off their debt, in full, within 5 years or less.

*We are committed to helping families
achieve their goals of becoming debt-free!*

Outcomes

2,116

Households served through
one-on-one counseling

1,047

Individuals served through
financial education

\$14.2 million

Household debt **PAID OFF** through
Debt Management Plans in 2022!

1,716

Households currently enrolled
in a *Debt Management Plan*

434

NEW households enrolled
in a *Debt Management Plan*





A special Thank You to all of our supporters and community partners!

