

Community Impact Report

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parachute

Rebranded Revitalized Are 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.

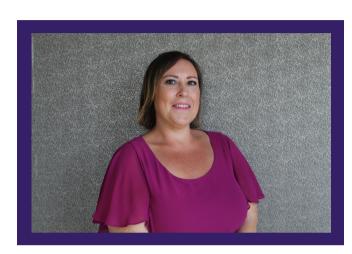




Leadership







Noelle Carter President & CEO



Scott Laughlin Executive VP



Robert Dunn VP of Counseling



Mark Twarog VP of Information Technology

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> Ramon Morales Broadview FCU

Marylou Borowiak Community Leader

> **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

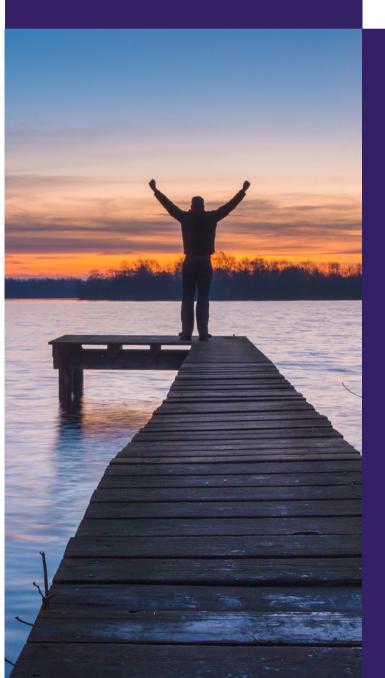
Lynn Hoffman, Volunteer Barbara Twarog, Volunteer



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.







<u>3,412</u>

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



<u>1,047</u>

Individuals served through financial education

<u>\$14.2 million</u>

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

<u>**1,716</u>** Households currently enrolled in a **Debt Management Plan**</u>

<u>434</u>

NEW households enrolled in a **Debt Management Plan**





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













