**Post-Counseling Timeline**

*How to get the most out of your credit counseling experience.*

**Cambridge Credit Counseling Corp.**

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**Fact**

87.5% of consumers who track their expenses identify areas to cut back on.

93.6% of clients who reviewed their budget stated that it helped them to better manage their finances.

64% of clients who develop a savings plan complete the program and are out of debt in 4-5 years.

20.7% - The increase in program completion for clients who have reviewed their budget compared to those who did not.

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Cambridge has been helping consumers get out of debt since 1996. Adoption of sound financial practices, such as budgeting, is your best chance to handle unexpected expenses, reduction of income or any other challenges life throws in your way.

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**WEEK 3**

1st Post-Counseling Session

By this point, you should have:

- Created a list of your short-, mid-, and long-term goals.
- Reviewed your Action Plan and started implementing your counselor’s advice.
- Started to track your expenses.

**WEEK 7**

2nd Post-Counseling Session

By this point, you should have:

- Reviewed your expenses to find ways to cut back.
- Created a revised budget based on the results of the expense-tracking and Action Plan recommendations.
- Materials Needed: Notebook, Action Plan, Budgeting Worksheet (visit our website).

**WEEK 11**

3rd and Final Post-Counseling Session

By this point, you should have:

- Listed the expenses that can be cut in case of an emergency or crisis.
- Defined your savings plan.
- Created a timetable for achieving your financial goals.
- Materials Needed: Notebook, Action Plan, Short-, Mid-, and Long-Term Goal worksheets (visit our website).

**MONTHS 4-5**

Counselor Efficiency Survey

At this point, we will be:

- Continually monitoring your account to ensure appropriate benefits have been extended by your creditors. You should retain all of your creditor statements in case we need them in the future.
- Sending you a 13-question Counselor Efficiency Survey, which helps us to continually improve upon our services.

**MONTH 6**

1st Financial Checkup

At this point, we will be:

- Checking up with the progress you’ve made over the past 6-months with regard to budgeting, expense-tracking, savings, and goal development.
- Sending you a Financial Checkup form every 6-months while you are on our program, allowing you to update us on your progress.

**BEYOND**

Every 6-Months

From this point on:

- Always keep a close eye on the monthly statements from your creditors and notify us if you have questions or concerns.
- Always contact your counselor if you have difficulty meeting your goals.
- Always contact our Client Services department if you have questions or concerns about your account.