

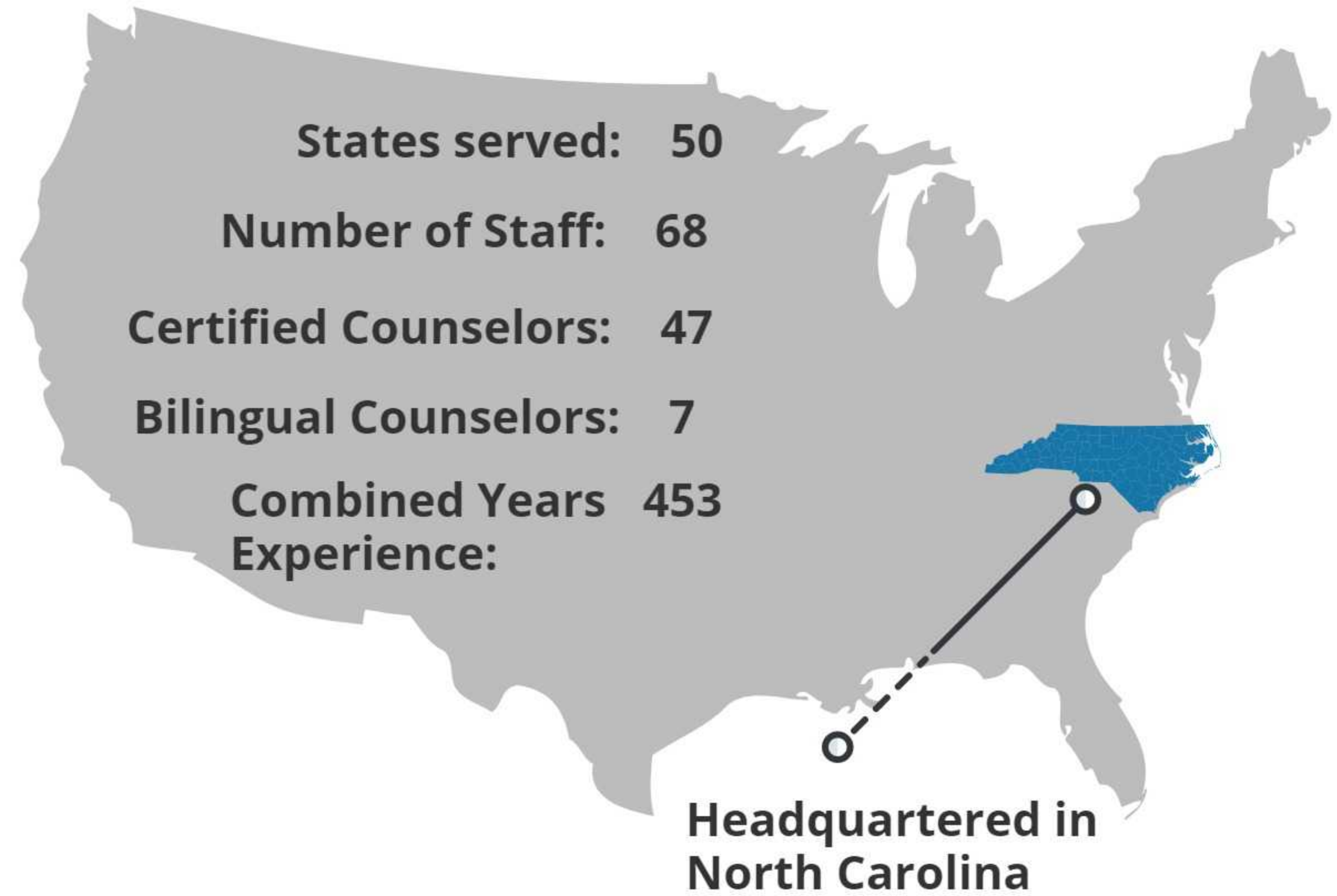
CESI 2016 Annual Report

About CESI

Consumer Education Services Inc. (CESI) is a non-profit service provider of comprehensive personal financial education and solutions for all life's stages, and all of life's milestones. Our goal is enhanced economic security for everyone we serve.



Our Team



Credit Counseling

Total Assisted



Total Active Enrolled



Enrolled 2016



Completed Program



Total debt enrolled

\$216,323,232

Newly enrolled debt

\$74,733,450

Total debt of those who completed program

\$29,316,537

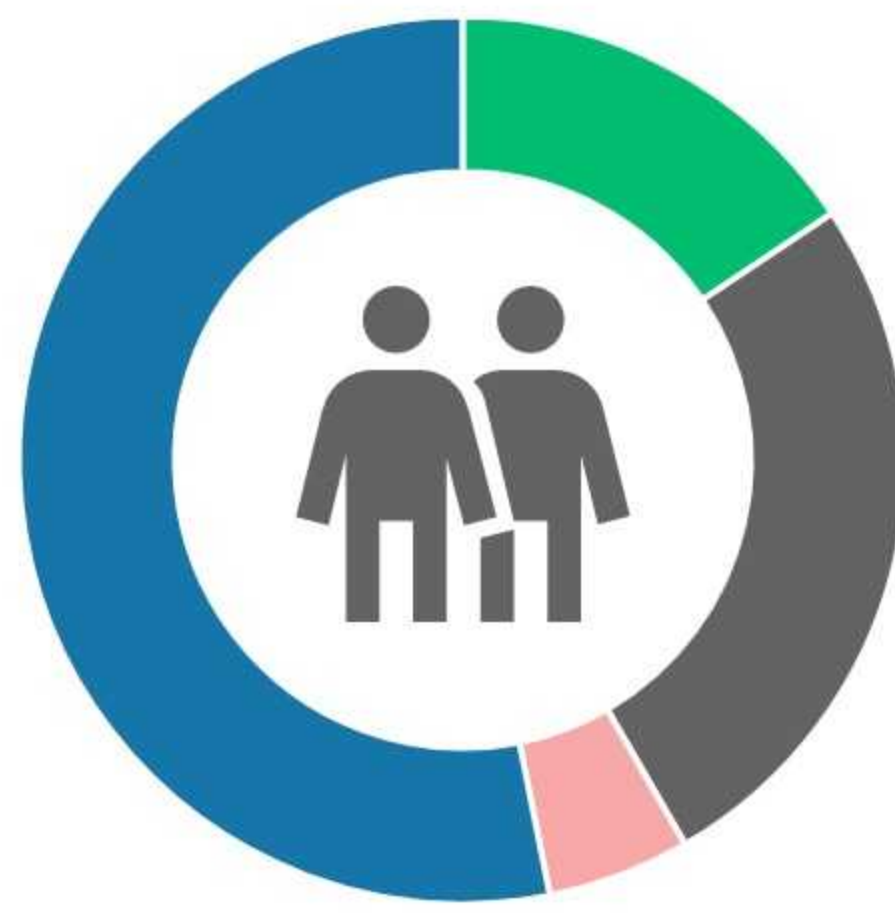
Total debt paid

\$34,292,841

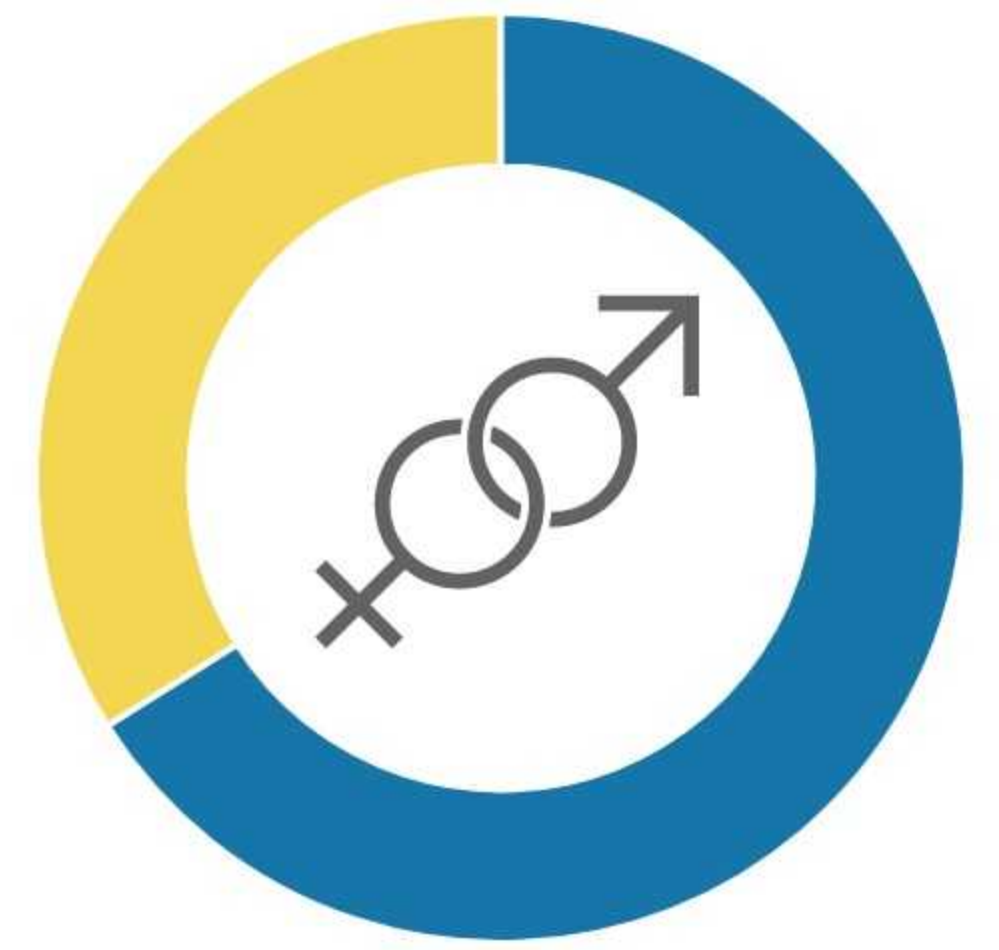
Credit Counseling By The Numbers



Average age of consumer counseled



Single: 25%
Married: 15%
Divorced: 5%
Not specified: 51%



64.8% Female
33.3% Male



Average number of creditors per client



Average APR reduction per account



Average monthly income per client

\$32,649



Average annual income per client

Bankruptcy Education

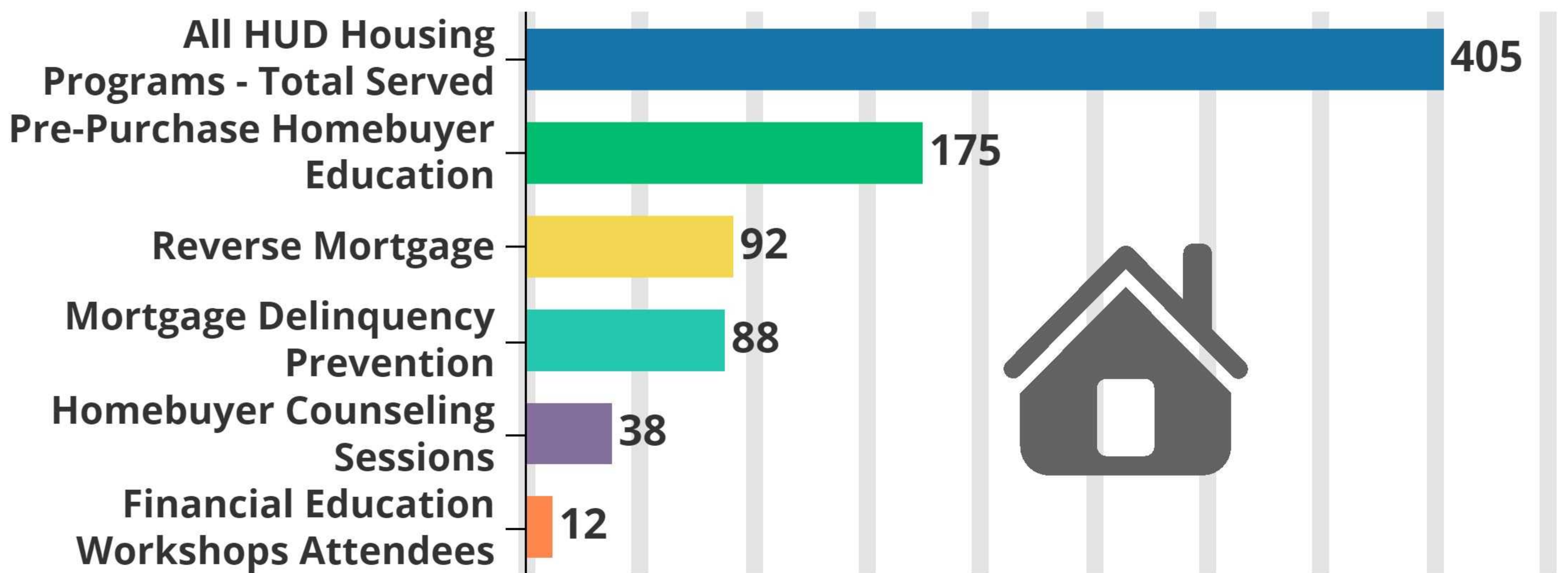
Pre-bankruptcy counseling (CC) certificates issued	21,143
Post-bankruptcy counseling (DE) certificates issued	16,062



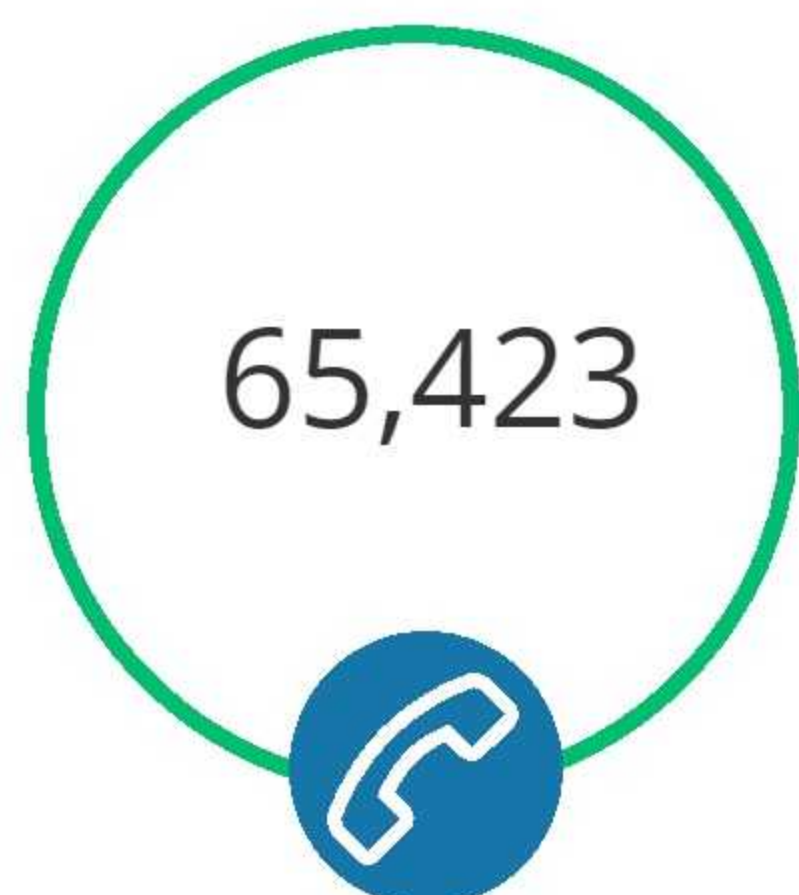
Housing Counseling



The HUD Certified CESI Homeownership Center exists to provide access to housing opportunities, individualized housing counseling and personal finance training to educate and enable individuals to understand and enjoy the benefits of homeownership. Educated homeowners lead to vibrant communities and increased individual wealth.



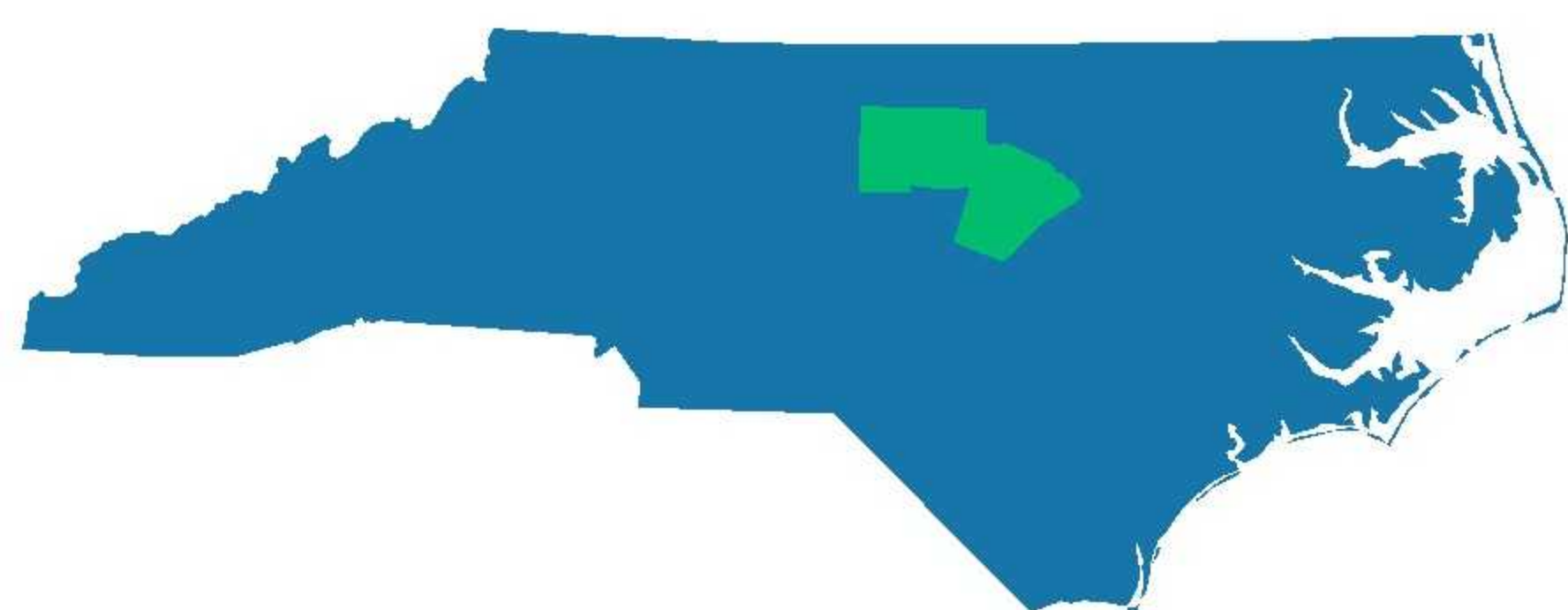
State Home Foreclosure Prevention Fund Calls Handled



North Carolina Foreclosure Prevention Fund Calls Handled



Community Education



In addition to our extensive online resources which include financial blog content, ebooks, videos, financial calculators and comprehensive financial literacy course, CESI provides in-person classroom based financial education to our local North Carolina community through partnerships with community agencies and non-profits.

188
Classes

4,122
Attendees

232
Hours

20
Partners



80%

Of class attendees
report household
income of less than
\$25,000

Refugees and immigrants face significant challenges to financial success including: language barriers, culture differences, misunderstanding of financial concepts, lack of customized financial education tailored to their unique needs, high potential for fraud and difficulty protecting themselves from identity theft.

In response to this need, CESI has developed a unique financial literacy course, specifically designed for refugees and immigrants. This new, innovative curriculum enables individuals and families that are new to the United States via immigration or refugee resettlement to gain the information necessary to acclimate them toward our money system and set them up to experience financial success.



Financial Coaching



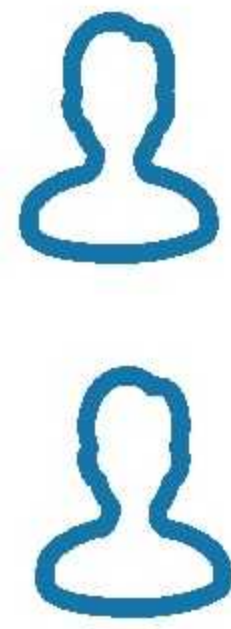
In addition to financial coaching to individuals, CESI provides financial coaching services to corporations and their employees. For example, we serve a large U.S. Medical Center through their employee hardship grant program. Enrolled employees are provided with 3 coaching sessions via phone with a certified financial counselor to discuss their budget, financial goals, and how to overcome their obstacles to financial success.

588



Sessions offered

239



Employees served



of employees served reported household income of less than \$30,000.

Financials

Program Expenses: \$8,595,070

