



## ClearPoint Credit Counseling

If you are having trouble making ends meet and find yourself worrying, don't wait! Regain control of your financial future with some help from the skilled and caring people at ClearPoint Credit Counseling Solutions (CCCS).

ClearPoint is a non-profit financial counseling organization located throughout Upstate New York, with regional offices in Syracuse and Binghamton. They are certified with a number of state and national credit counseling and consumer educational groups. Cornell signed an agreement with CCCS to provide their confidential financial counseling services to employees and their families. Visit the [CCCS website](#) for much more information on their qualifications and service offerings.

You can arrange a free counseling session with ClearPoint over the phone, in person or online to discuss your financial concerns.

It is never too late to get free advice. ClearPoint may be able to help you arrange a re-payment plan with your creditors at lower interest rates (these more complex services may come with a modest fee). And, CCCS offers financial education programming to help you manage your money better.

If you are one of the millions of Americans struggling with student loan debt, CCCS can help. Whether you are a recent graduate unable to find full-time employment or you finished college years ago and still have student loans, our [student loan counseling](#) can help and can point you in the right direction.

### ClearPoint Resources:

- [Tips and Tools](#)
  - [Budget Calculator](#)
  - [The "Know Your Money" Blog](#)
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