

# Kansas Couple Receive National Client of the Year Award Working Through Housing and Credit Counseling, Inc

## *Their story.....*

After years of worry and on the brink of losing their home, their car and their dignity, the Bosticks came to HCCI for counseling in 2006. HCCI totaled their debt—a whopping \$118,000 owed to 13 credit card companies. Jim and Francine want you to know how HCCI helped them.

## **How does this happen?**

They are good people who have worked hard all their lives, paid their bills on time but never really used a budget and saved for the things they wanted.

Francine and Jim both worked full time as Supervisors at Kansas State University. They worked hard and wanted to enjoy life, travel, and buy things for their kids and their home. Credit cards were easy to get. Offers came weekly. Some of the offers included checks to “spend as you like”. They did. Francine paid bills each month being careful to always send at least the minimum amount due on each of the credit cards so they could avoid late fees but they simply couldn’t get ahead. Jim and Francine realized they had reached the end of their rope when they started using credit cards to pay utility bills and buy groceries. By this time the kids were grown. Friends told them about HCCI. They knew about out of state companies that counsel by phone, set up debt management plans but skim off a hefty fee upfront, leaving very little to pay off the debt.

*They wanted someone local they could trust, so they came to HCCI.*

## **How did they do it?**

**Today...** Jim and Franny are debt free and they have An excellent credit score. And because of This amazing story the National Foundation For Credit Counseling selected the Bosticks as National Clients of the Year for 2012.

*Hard work and dedication.* When the Bosticks met with their HCCI counselor in 2006, they said the last thing they wanted to do was file bankruptcy. They said they had created the debt and they felt that they wanted to pay what they owed. They made payments of \$2,500 a month, or \$30,000 a year, for five years. Today the Bosticks are debt free, saving to travel with their grandchildren, and giving back to their church and community through local donations. Franny’s new favorite pastime is going online to check the growing balance of their saving and checking accounts.



And Bob Mackey, CEO of HCCI.



HCCI Counselor, Chelsy, and Francine, reviewing the Bosticks' Excellent credit score.

Housing and Credit Counseling, Inc. congratulates Jim and Francine Bostick for achieving their goals through their continued hard work.