

About Us

Last Updated Wednesday, 23 January 2008

Hawaii Credit Counseling Service believes that many of the financial problems experienced by individuals today are solvable. Hawaii Credit Counseling has services available that will reach out to the community with special programs designed to make consumers aware of the importance of financial planning and the wise use of credit.

How It Works

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Benefits of Credit Counseling

Nearly everyone in America, both the company and the individual depends on credit for their financing. Credit makes goods and services available to people who would otherwise not be able to attain them. The availability of credit raises our standard of living. Problems occur in the management of credit due to unforeseen circumstances affecting income and the management of credit and/or debt. Our professional, certified counselors are knowledgeable and skilled at recognizing avenues to help you resolve your financial concerns, protect you from the embarrassment of legal action and the possible garnishment of wages, and from persistent collectors calling or knocking at your door demanding payment.

How Can Hawaii Credit Counseling Service Help You?

Hawaii Credit Counseling Service offers a repayment plan with your creditors, mastercard, visa, department stores, medical and professional bills, banks, etc. In almost all cases your creditors will help you by accepting a win/win proposal, waive late and/or service charges and occasionally even reduce or waive interest charges.

How Does This Program Work?

Hawaii Credit Counseling Service receives the mutually agreed upon amount of payment from you each month. Your payment is deposited into a local trust fund bank account and payments are made out to each creditor. Hawaii Credit Counseling Service keeps a complete accounting record and documentation of all your deposits and payments as well as any correspondence on your behalf. The charge to handle the expense of accounting, stationary, postage, correspondence, documentation, and monitoring on your behalf is \$20.00 to \$35.00 per month depending on your creditors, and waived for hardship.

Facts

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Facts About Hawaii Credit Counseling Service

Hawaii Credit Counseling Service is a non-profit, community service organization designed to help people improve their financial status. Hawaii Credit Counseling Service is not a governmental agency. Financial support comes from tax deductible contributions and donations from business firms, banks, retail merchants, credit unions, and the community who realize the invaluable need for such services to help those confronted with financial problems to pay-off their debts and to educate consumers in stewardship and money management. These services are provided to families and individuals regardless of age, race, creed, sex, social position, or financial status.

HAWAII CREDIT COUNSELING SERVICE
A Comprehensive Credit Counseling Service

Street: 1803 N. King Street Honolulu HI 96819
 Mailing: P.O. Box 17870 Honolulu HI 96817-0870

Phone: 808/842-5777/Fax 808/842-0044
 Neighbor Island Toll Free 800/320-5777

Date: _____ Email: _____ Referred By (Circle One): Yellow Pages / Radio / TV / Friend / Walk In / Other: _____

PERSONAL	Last name		First	Middle/Maiden	Birth Date	Social Security #	
	Spouse's Last Name		First	Middle/Maiden	Birth Date	Social Security #	
	Address			City	Island	Zip Code	Home Telephone
	Circle One: Single Married Separated Divorced		# of Dependents	Ages of Dependents		Cellular	

INCOME	Name of Employer		Occupation	Phone#	Net Pay Each Paycheck \$	MONTHLY NET INCOME \$
	Hourly Rate	# of hours per week	Salary	Pay Dates	Deductions: _____ / Savings: _____	
	Spouse's Employer		Occupation	Phone#	Net Pay Each Paycheck \$	MONTHLY NET INCOME \$
	Hourly Rate	# of hours per week	Salary	Pay Dates	Deductions: _____ / Savings: _____	
	Sources of Other Income:					OTHER INCOME \$

Welfare \$ _____ Retirement \$ _____ Unemployment \$ _____
 Disability Comp \$ _____ Child Support \$ _____ Rental/Borders \$ _____ Part-Time Job \$ _____

SECURED DEBTS	ASSETS:	LIABILITIES:	MONTHLY PAYMENT	CURRENT
	Real Estate: Market Value \$ _____	1 st Mortgage Balance \$ _____	Mortgage \$ _____	Yes / No
	Automobiles:	2 nd Mortgage Balance \$ _____	2 nd Pmt \$ _____	Yes / No
	Year/Make _____	Auto Loan Balance \$ _____	Auto Pmt \$ _____	Yes / No
	Year/Make _____	Auto Loan Balance \$ _____	Auto Pmt \$ _____	Yes / No
TOTAL ASSETS \$ _____		TOTAL LIABILITIES \$ _____	TOTAL SECURED PMTS \$ _____	

LIST MONTHLY LIVING EXPENSES	EXISTING	GOAL
AUTO / GAS / MAINTENANCE		
BUS FARE		
CABLE TV / INTERNET		
CHILD CARE / ACTIVITIES		
CLOTHES		
DONATIONS		
ELECTRICITY / GAS		
GROCERIES		
INSURANCE-AUTOMOBILE		
INSURANCE-LIFE		
LAUNDRY / CLEANING		
MEDICAL PRESCRIPTIONS		
MISCELLANEOUS		
TELEPHONE / CELLULAR		
RENT		
WATER		
OTHER		
TOTAL LIVING EXPENSES		

OFFICE USE ONLY / MONTHLY SUMMARY	
TOTAL INCOME	
(-) LESS: SECURED PAYMENTS	
(-) LESS: LIVING EXPENSES (GOAL)	
(=) AVAILABLE FOR UNSECURED DEBTS	
PROPOSED DMP	

DMP PAYMENT DUE DATE
****CHOOSE ONE DATE ONLY****

1) 5TH EACH MONTH 2) 15TH EACH MONTH

MONEY ORDER OR CASHIER'S CHECK

LIST OF UNSECURED DEBTS
PLEASE PROVIDE COMPLETE NAMES, ADDRESS, & TELEPHONE # FOR ALL CREDITORS
IF ACCOUNT IS HELD JOINTLY, ALL ACCOUNTHOLDER'S INFORMATION MUST BE LISTED ON APPLICATION & PLEASE INDICATE THE NAME OF THE PRIMARY
ACCOUNT HOLDER NEXT TO THE CREDITOR'S NAME*

CREDITOR NAME / ADDRESS / PHONE#	ACCOUNT#	BALANCE	MONTHLY PMT	DUE DATE	PAST DUE	PROPOSED DMP PMT
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						

TOTALS: