



Real Help. Real Choices.

Oct - Dec 2006

FOR COUNSELING or CLASSES CALL: Statewide 1-800-383-0217 • Topeka 785-234-0217 • Lawrence 785-749-4224 • Manhattan 785-539-6666 • Emporia 620-342-7788
LOCATIONS: Main Office: Topeka, 1195 SW Buchanan, #101; **Lawrence**, 2518 Ridge Ct., #207-208; **Manhattan**, 2601 Anderson Ave., #200; **Emporia**, 625 Merchant, #205
QUESTIONS or ADDITIONAL INFORMATION: E-mail: hcci@hcci-ks.org • Website: www.hcci-ks.org • Address: 1195 SW Buchanan, Suite 101, Topeka, KS 66604
FOR REASONABLE DISABILITY ACCOMMODATIONS: Call 785-234-0217 at least five business days before scheduled class.



Everyday Life Classes!

The College Challenge: Higher Education with Lower Debt (\$)

Topeka	Nov 16	5:30-7:30 pm
Emporia	Oct 21	9-11 am

FICO Factor: The Good, The Bad and The Ugly of Credit Building (\$)

Topeka	Oct 25, Nov 30	5:30-7:30 pm
Lawrence	Oct 25, Nov 29	12-2 pm
Emporia	Nov 18	12-2 pm

Choosing Life Insurance: What Do I need? How Do I Shop? (\$)

Topeka	Oct 12	5:30-7:30 pm
Lawrence	Oct 11, Nov 16	12-2 pm
Manhattan	Nov 9	5:30-7:30 pm

Holiday Spending: Have a Debt Free Holiday (€)

Topeka	Nov 9	5:30-6:30 pm
Lawrence	Nov 8	12-1 pm
Manhattan	Nov 2	5:30-6:30 pm
Emporia	Nov 4	9-10 am

Less Payment, More Payback: Maximizing Student Loan Repayment (\$)

Emporia	Oct 14	9-11 am
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Grow Your Dough: Asset Building on a Limited Budget (€)

Topeka	Oct 5	5:30-6:30 pm
Lawrence	Oct 4	12-1 pm
Manhattan	Oct 26	5:30-6:30 pm

Choosing Health & Disability Insurance: From HMO's to PPO's (\$)

Topeka	Oct 19	5:30-7:30 pm
Lawrence	Oct 19	12-2 pm
Manhattan	Nov 16	5:30-7:30 pm

 (€) = Free invaluable basic information
 (\$) = Twenty bucks spent/twenty bucks saved collection. We guarantee you'll learn something that will save you or someone you tell at least \$20.

Free More Than One Way Out

Options for Repaying Those Hard To Pay Debts NOW! (€)

City	Dates & Times			
Topeka	Oct 2	5:30-6:30 pm	Nov 15	10-11 am
	Oct 4	10-11 am	Nov 18 (Sat)	8-9 am
	Oct 11	10-11 am	Nov 20	5:30-6:30 pm
	Oct 16	5:30-6:30 pm	Nov 22	10-11 am
	Oct 18	10-11 am	Nov 27	5:30-6:30 pm
	Oct 21 (Sat)	8-9 am	Nov 29	10-11 am
	Oct 23	5:30-6:30 pm	Dec 4	5:30-6:30 pm
	Oct 25	10-11 am	Dec 6	10-11 am
	Oct 30	5:30-6:30 pm	Dec 11	5:30-6:30 pm
	Nov 1	10-11 am	Dec 13	10-11 am
	Nov 2	5:30-6:30 pm	Dec 18	5:30-6:30 pm
	Nov 6	5:30-6:30 pm	Dec 20	10-11 am
	Nov 8	10-11 am	Dec 27	10-11 am
Nov 13	5:30-6:30 pm			
Lawrence	Oct 6	11:30 am-12:30 pm	Nov 17	11:30 am-12:30 pm
	Oct 20	11:30 am-12:30 pm	Dec 1	11:30 am-12:30 pm
	Nov 1	12-1 pm	Dec 15	11:30 am-12:30 pm
	Nov 3	11:30 am-12:30 pm	Dec 29	11:30 am-12:30 pm
Manhattan	Oct 17	12:30-1:30 pm	Dec 12	12:30-1:30 pm
	Nov 14	12:30-1:30 pm		
Emporia	Oct 23	10-11 am	Dec 11	10-11 am
	Nov 13	10-11 am		

Homebuyer & Maintenance Series' Fee

Free

HOMEBUYER SERIES

Nov 4	8 am to 4 pm
Nov 18 (Sat)	House Walkthrough 8-10 am

Sponsored by:
 •Capitol Federal Savings
 •City of Topeka
 •Commerce Bank

\$25 Series

MAINTENANCE SERIES - 6-9 PM

Oct 4	Weed & Seed	Dec 6	Weed & Seed
Oct 11	Pipes & Circuits	Dec 13	Pipes 7 Circuits
Oct 18	Paint & Paper	Dec 20	Paint & Paper

Live a Richer Life

Post-Bankruptcy Class

11 am - 1 pm (Sat 10 am-12 pm)

Two classes* offered these days only: 11am-1 pm and 2-4 pm

TOPEKA

Oct:	2, 3, *5, *16, *17, 19, 21 (Sat)
Nov:	2, 6, 7, 9, 13, 14, 16, 18 (Sat)
Dec:	4, 5, 7, 13, 14, 15, 21

LAWRENCE

Oct:	14 (Sat)
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DEBTORS ANONYMOUS

Recovery from problems with debt

Meetings every Thursday evening, 7-8 PM

Lowman Methodist Church, 15th & Gage Blvd., Topeka, KS

(Lower level entrance - West side of church)

Contact Sandy at 213-5307 for more information.

HCCI counseling and education program sponsors include: Capitol Federal Foundation • Office of State Banking Commissioner • Citibank • US Bank • Bank of America • City of Topeka • City of Lawrence • United Ways of Greater Topeka, Douglas County, the Flint Hills and Riley Counties • Housing & Urban Development • Commerce Bank and Trust • Prairie Band Potawatomi Nation

Thank you, especially, Capitol Federal, for serving as our lead private funder this year!