



# CELEBRATING THE WORKFORCE

TODAY WE CELEBRATE THE HARDWORKING PEOPLE WHO KEEP OUR COUNTY STRONG!

*Recognizing and celebrating Direct Support Professionals*

*This year the week of September 8 – 14 is designated as Direct Support Professional Week. During this week we recognize the incredible work that our union members in this field do every day with some of our county's most vulnerable citizens. They take such great care of the clients they are responsible for and treat them just like family. Direct Support Professionals deserve incredible amounts of gratitude for what they do every day. Join me in recognizing and celebrating Direct Support Professionals for their hard work and dedication!*

*Mary Sullivan, President CSEA Statewide*



# **Westchester Local 860 One Day Conference**

***What CSEA does for you!***

***Our Union, Our Power, Our Strength***

**SATURDAY**

**OCTOBER 19TH**

**TIME**

**10:00AM-3:30PM**

*Light refreshments and lunch provided*



*Great Raffle prizes*



*50/50 Raffle*

*CSEA Member Benefits*

*CSEA New member benefits orientation committee*

*CSEA NYS Retirement Seminar*

**Please RSVP with CSEA ID# by October 17th, 2024  
to Yvonne Colon 914-428-6452**

**★ Special Guests and Speakers ★**

**George Latimer, Westchester County Executive, Ken Jenkins, Westchester County Deputy Executive, Shelly Mayer, NYS Senator, Rich Bebo, CSEA State Wide Secretary, Jessica Lautaine, CSEA Members Benefit, Jason Cooper, CSEA Retirement, Anthony Adamo, CSEA Region 3 President, Lionel Turner Former CSEA Local 860 President & Former CSEA Unit 9169 President**

**Teamsters 456 Local Union Hall  
160 South Central Ave, Elmsford, NY 10523  
Entrance in rear of building**

[www.csea860.com](http://www.csea860.com)

## About Cambridge Credit Counseling

At Cambridge, we've been helping people achieve financial freedom for over 25 years. We offer a suite of services to help with nearly every source of consumer debt.

We believe that assisting consumers with financial challenges goes far beyond simply getting them out of debt. Our holistic approach gives people access to a wide variety of services, including debt management, foreclosure intervention, rental counseling, first-time homebuyer courses, bankruptcy counseling and reverse mortgage counseling.

We are licensed or approved to conduct business in every state and have more than 40 nationally certified counselors on staff, most of whom are cross-certified to provide assistance in several areas to meet the needs of consumers.

The average tenure of our staff is almost 15 years, making Cambridge one of the most experienced agencies with the most dedicated staff in our profession.

We invite you to learn more about the many ways that Cambridge is helping people like you achieve financial freedom every day!

## Committed to Quality

Cambridge is committed to providing the highest level of quality in all aspects of the services we provide. Cambridge is registered to the ISO 9001 quality standard, a certification that we've maintained for more than 20 years. We are fully committed to continually improving the quality of our services.

## The Cambridge Mission

Cambridge is committed to helping individuals and families resolve their financial challenges. We offer a comprehensive suite of solutions to assist with unsecured debts, housing issues, and more.



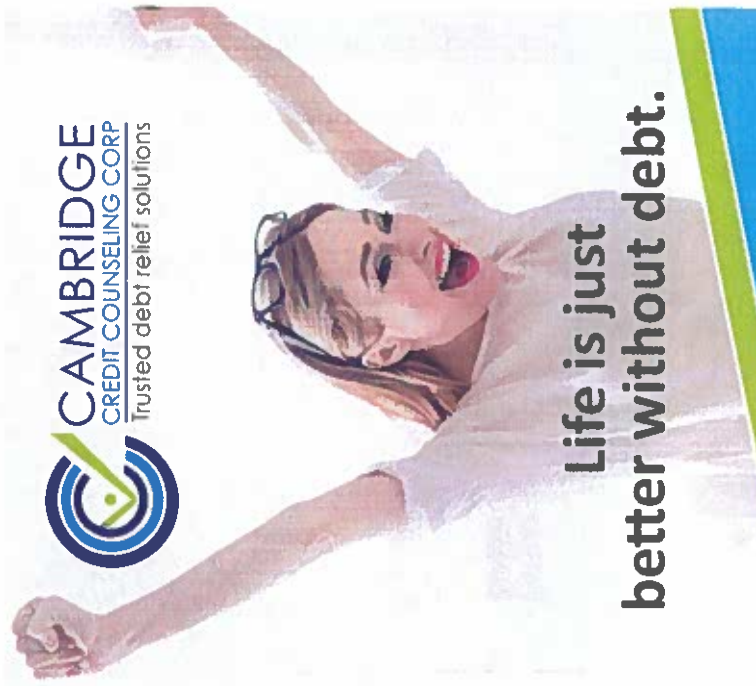
Striving for excellence!

Proud members of



Cambridge Credit Counseling Corp.  
67 Hunt Street  
Agawam, MA 01001

A nonprofit organization



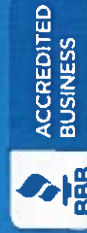
Life is just  
better without debt.

## NON-PROFIT DEBT ASSISTANCE PROGRAMS

- ✓ Credit Counseling
- ✓ Debt Management
- ✓ Financial Education



[cambridge-credit.org/CSEA](http://cambridge-credit.org/CSEA)



888.694-7490

## Enjoy the power of being DEBT FREE

What does it mean to be debt free? For most of us, it's more about the freedom of not letting debts control us than it is having no debts at all. The vast majority of people will always carry some debt, such as cars and mortgages. But imagine paying your basic monthly expenses without having to worry whether you can afford your credit card payments, medical bills or other expenses.

Taking control of what you do with your money, being able to build savings, not worrying about how you'll deal with unexpected expenses - that's what being debt free is all about. And we can help get you there.



## BUDGETING & FINANCIAL EDUCATION

To support and further our nonprofit mission, we've developed an online budgeting and financial education portal, *MyMoney*. Through this site, you'll be able to create and maintain a detailed household budget to help you identify exactly where your money is going every month and establish a plan to increase savings.



The site also includes short education courses to teach you the basics about a variety of personal finance topics such as budgeting, savings, credit reports, and more.

To create your household budget or to increase your knowledge about personal finance, login to *MyMoney* here:



[mymoney.cambridge-credit.org](http://mymoney.cambridge-credit.org)

★ 10% DISCOUNT ★

Cambridge is a proud partner of



## CREDIT COUNSELING

When you contact Cambridge, our counselors will have a confidential discussion with you about your financial goals and the circumstances that led to your need for assistance. Through this free debt analysis, our counselors will:

- ✓ Understand your unique circumstances and your financial goals
- ✓ Identify your income and all of your expenses
- ✓ Recommend ways to help you create or revise your household budget
- ✓ Advise you about your options, including the services that may be available to assist you

For more information about credit counseling, or to schedule a one-on-one debt review with a certified counselor, call (888) 694-7490 or visit us online:



[cambridge-credit.org/CSEA](http://cambridge-credit.org/CSEA)

**There is absolutely no cost or obligation for this service.**

## Why do people place their TRUST IN CAMBRIDGE?

People place their trust in Cambridge because we are one of the most experienced and highly-rated debt management companies in the country. We give people real solutions to meet their specific needs and goals. Our counselors are nationally and independently certified and we've been helping people safely resolve their debt issues for over 25 years.



## DEBT MANAGEMENT

One option that our counselors may recommend is enrollment in a Debt Management Plan (DMP). A DMP is not a loan or debt settlement! Our program is a safe, effective way to responsibly pay off your debts in the shortest time possible.

**Our typical program benefits include:**

- ✓ Reduced interest rates - from an average of 22% to as low as 0%
- ✓ Reduced monthly payments - Interest rate reductions result in an average savings of \$135/mo
- ✓ Fast debt repayment - Our clients are debt-free in an average of just 45 months

The fees for this service are regulated by the state in which you reside, and are based upon your ability to pay. **Since you were referred by CSEA, you'll enjoy a 10% discount on our already low nonprofit fees.**

Call (888) 694-7490 or you can schedule your appointment on our website:



[cambridge-credit.org/CSEA](http://cambridge-credit.org/CSEA)

# Welcome to Member Savings

Introducing our new offer - save an additional 5% on Dell.com orders with an exclusive coupon, available at your Dell link below



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  2. Shop: [www.dell.com/mpp/CSEAInc](http://www.dell.com/mpp/CSEAInc) and apply 5% coupon code at checkout
- 5% off coupon (Exclusions may apply for limited quantity deals)  
 Best price guaranteed on consumer PCs  
 Enroll in Dell Rewards Loyalty Program: up to 3% back + Free Expedited Shipping

Easier to play



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