



## February 2019 Monthly Newsletter

Check out what's new and exciting at Origin SC this month!



~ New YEAR, New HOME, New YOU ~  
You can make 2019 the best year ever!

Success has been  
reached...  
By doing things the  
ORIGIN WAY...

We interviewed our client, Kiel Hunter about his success with [Origin SC](#). He greatly improved his financial situation as well as became a first time homebuyer!

Check out the interview:



**Q.** What was your first experience with [Origin SC](#)/how did you hear about us?

**A.** I first contacted this organization a few years back when it was known as Family Services and I was looking to improve my credit. I contacted USAA and they gave me credible organizations in my area, your organization was on the list. So I gave you a call!

Q. Did you work with any of our financial coaches? If so, how was that experience?

A. Yes. I worked with your credit coaches and the experience was wonderful. She educated me on a lot of credit and financial matters-- lessons that I still use today!

Q. Did you have a budget prior to receiving coaching? Now, do you use a budget after using our coaching services?

A. No. I did not know how to make a budget. I have a budget now that I still continue to use.

Q. How has your credit score changed since using [Origin SC](#)?

A. My credit score has changed dramatically! I went from the 500's to now being in the low 700's!!

Q. After using our credit coaching services, did you sign up for our homebuyer programs? If yes, how was that experience?

A. Yes I did. It was a great experience. Thanks to that, I just closed on a house on February, 8th, 2019!

Q. What is your biggest accomplishment or success you have experienced since using [Origin SC](#)?

A. I've cleared up my debt, improved my credit score, increased my purchasing power, bought a house and most importantly gained credit and financial knowledge that will last me a lifetime.

Q. What would you say to a person that is thinking about improving their financial situation but doesn't think they can do it?

A. I'd tell them that you will never get what you want if you don't try. Picking up the phone is the first step. Don't let fear and embarrassment stop you. What's done is done. Time to fix the problem. If I could do it, you can do it!!

Q. Anything else you'd like to share? Any additional comments regarding [Origin SC](#)'s services/staff?

A. The services provided by [Origin SC](#) are top notch and priceless!! Even years later from when I first reached out, you're still assisting and advising me. Its greatly appreciated. The coaches did a great job assisting and advising me!



This could be YOU! Contact [Origin SC](#) today to start making your dreams of homeownership a reality.

For **Realty** services, contact Debbie Kidd at 843-276-8744 or email [dkidd@originsc.org](mailto:dkidd@originsc.org)

For **Lending** services, contact Stephanie Reed at 843-735-7810 or email [sreed@originsc.org](mailto:sreed@originsc.org)

For **Financial Coaching** and workshops, please visit our website [www.originsc.org](http://www.originsc.org) or contact Laura Jeffers at 843-735-7866 or email [ljeffers@originsc.org](mailto:ljeffers@originsc.org)

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## Attend a FREE Origin SC Workshop

**North Charleston  
(Main Location)**  
4925 Lacross Road, North  
Charleston, SC 29406

Intro to Homeownership:  
March 2 & March 21

Credit Improvement:  
March 5

Making Ends Meet:  
March 14

First Time Homebuyer:  
March 16

**Dorchester Prosperity  
Center**  
222 Old Trolley Road,  
Summerville, SC 29485

Intro to Homeownership:  
March 28 & April 25

**Berkeley Prosperity  
Center**  
325 E. Main Street,  
Moncks Corner, SC 29461

Intro to Homeownership:  
March 23 & April 27



For additional dates and locations, visit our website : [www.originsc.org/classes](http://www.originsc.org/classes)

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## What's New in Senior News



Did you know that [Origin SC](#) provides financial services to many senior citizens? One way that we do this is by acting as a Conservator for senior citizens.

### **What is a Conservator?**

A conservatorship is the result of a court proceeding in which a judge appoints a conservator to manage the financial affairs of an individual who is deemed incompetent to manage their own personal finances due to a mental or physical disability, oftentimes these individuals are senior citizens.

### **Who needs a Conservatorship?**

An individual who needs protection from neglect, financial abuse, and isolation. Or, an individual whose relatives/friends do not have the resources to assist in caring for the individual's financial responsibilities.

### **What are the benefits to Conservator clients?**

Our client's assets and financial resources are protected from exploitation. Their bills will be paid on time and they will have the opportunity to reside in a stable residence. [Origin SC](#) is licensed and bonded. All our counselors offer compassionate expertise to secure the financial assets and manage everyday expenses for mentally and/or physically challenged individuals.

For more information, please call [843-735-7802](tel:843-735-7802) or email us at [info@originsc.org](mailto:info@originsc.org)

**For additional information regarding the well-being of senior citizens, check out these helpful links:**

[How to Help Protect Older Adults from Telephone and Internet Scams](#)

[15 Best Work From Home Jobs for Retirees](#)

[The Senior's Guide to Paying for At-Home Long-Term Care: How Your Home Can Be a Great Asset](#)

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## **Are You Feeling Broke?**

Check out this chart below. Do you find yourself guilty of committing any of these habits??



# 8 HABITS THAT WILL KEEP YOU BROKE



We all carelessly spend from time to time. It's so easy to do! But do you find yourself doing it way too often? Are you living paycheck-to-paycheck? Are your savings barely existent?

[Origin SC](#) can help! Attend our **FREE budgeting workshop Making Ends Meet**. It will teach you basic budgeting techniques from our licensed credit coaches. Participants should bring a printed copy of their recent bank statement. An activity will be completed where you are shown what all of your spending habits really mean. You will be amazed!

To register, please visit [www.originsc.org/classes/making-ends-meet-workshop/](http://www.originsc.org/classes/making-ends-meet-workshop/) or call [843-735-7802](tel:843-735-7802)

## How to Start Saving Money Again After a Setback

We're here to help! Have you been going through a challenging experience lately that has had an impact on your financial situation? Maybe it was losing work during the government shutdown, or maybe it was getting sick or losing a job. Regardless, these events all teach us the lesson that these events are out of our control and can easily happen to anyone.



[This article](#) shares ideas for catching up on bills and building your savings back up. It's full of extremely helpful tips.

Still struggling to catch up financially? Origin SC offers one-on-one services that can help:

- **Debt Management Program** - This program is an integrated counseling service that assists consumers who are overwhelmed with credit card debt. We develop consolidated payment programs that include lower interest rates and monthly payments which are made directly to our office and distributed appropriately to the creditors on the behalf of

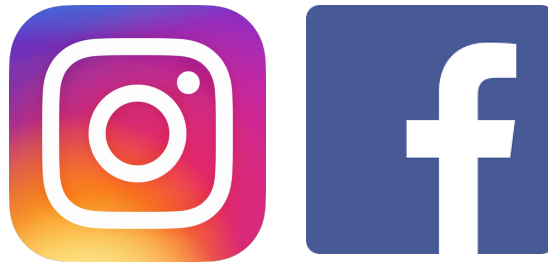
the client. For a free consultation, please complete our secure online budget application [HERE](#).

- **Financial Coaching** - Take the first step to financial stability and get suggestions from our licensed and trained advisors on how to manage your credit and finances. We provide education in developing and balancing your budget, and managing your money to make the most of every paycheck. You will work to develop a simple budget that accommodates your unique financial situation and lifestyle. Knowing what is on your credit report is equally important, your score is critical to everything from buying a car to getting a job.

Get started today and schedule an appointment with one of [Origin SC](#)'s experienced, licensed and professional advisors. Schedule an appointment by calling us at **843-735-7802**. Or email us at [info@originsc.org](mailto:info@originsc.org)

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Keep in Touch with Origin SC!



Origin SC | [www.originsc.org](http://www.originsc.org) | 843-735-7802 | [info@originsc.org](mailto:info@originsc.org)

Resources:

Federal Trade Commission (FTC): [www.ftc.gov](http://www.ftc.gov)

Acorns + CNBC: <https://grow.acorns.com/how-to-start-saving-money-after-a-setback/?gsi=UpZoEQ8S>

[https://www.leadingage.org/sites/default/files/How%20to%20Help%20Protect%20Older%20Adults%20from%20Telephone%20and%20Internet%20Scams\\_FINAL%20\(002\).pdf](https://www.leadingage.org/sites/default/files/How%20to%20Help%20Protect%20Older%20Adults%20from%20Telephone%20and%20Internet%20Scams_FINAL%20(002).pdf)

<https://www.gobankingrates.com/making-money/jobs/best-work-at-home-jobs-for-retirees/>

<https://www.mortgagecalculator.org/helpful-advice/long-term-care.php>

  
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