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September 12, 2012

Mr. Andy Martin, Executive Director
Salina Area United Way
128 N. Santa Fe, Suite 3A
Salina, Kansas 67401

REC'D SEP 17 2012

Dear Andy:

Consumer Credit Counseling Service, Inc. (CCCS) would like to take this opportunity to thank the Salina Area United Way, its Board of Directors, volunteers, businesses, and the individual donors for funding the upcoming 2013-2015 S.M.A.R.T. Community Improvement Grant. We are very appreciative and excited that CCCS has been approved as a certified partner and will be receiving funding to help with the community Circles® initiative. This grant will represent 3.35% of our agency's budget.

According to the 2010 Census, 17.2% of Saline County residents are living in poverty. Our 2013 grant application requested funding for the purpose of having 60 Saline county households become financially stable and move out of poverty by completing the Circles® Campaign by December 31, 2015. This initiative will allow families to build relationships in the community and become leaders in implementing their own goals and plans out of poverty. At the same time, this new initiative will help educate the community on barriers that are preventing families from moving out of poverty and take steps to overcome those barriers. CCCS and Circles® are proud to partner with the Salina Area United Way to help improve Saline county residents' long term financial stability.

Circles® is a unique approach. This initiative changes the mindset of the community and the approaches to end poverty. People in poverty are empowered to help solve community problems while transitioning out of poverty themselves! Each family in the program will complete a nine to twelve week class to help develop leadership skills, assess their current relationships, resources, and the reason or purpose for making the necessary changes to escape from poverty permanently. Once they graduate, they become Circle Leaders and set and achieve goals that are unique to their situation. Each Circle Leader will be matched with at least two volunteers, Allies, to help support and encourage them during their journey. Before an Ally is matched, the volunteers complete training to increase their awareness of poverty issues within the families they will be matched with as well as issues that affect the community as a whole.

Our success story this year is a client who has been committed for many years to eliminate debt through CCCS. Over the years, Sterling has paid over \$26,000 to his creditors while having the normal everyday expenses of rent, food, utilities, medication, and other household costs. He is one of many our agency has helped in working toward being debt free. In the past twelve months, our agency has disbursed almost \$4 million back to creditors on the behalf of Kansas consumers.

Again, we cannot thank the Salina Area United Way, its Board of Directors, volunteers, businesses, and individual donors enough for what they do to bring the community and agencies together to LIVE UNITED.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Witherspoon".

Jeff Witherspoon, Executive Director

