

Curtis & Cindy Hart

Perseverance Pays Off

Curtis and Cindy Hart, parents of three college-bound teenagers, started a debt management plan (DMP) in June of 2000. Cindy heard about Tabor from reading Ann Landers' response to a letter about debt. "We wanted to find the best and quickest way out of our debt. We wanted to face our debts and not run from them."

June 30, 2000, Curtis' job ended as a talk show host, with a severance package that would carry them through 2000. Curtis and Cindy looked for ways to earn money to continue their monthly DMP payment of \$875. Curtis took sports pictures and taught at IU13. They were part-time house parents at Milton Hershey. There were times when Curtis was working 4 jobs and Cindy was working two.

Their daughter graduated from high school with several scholarships she would lose if she waited a year to work before attending college. The Harts could not afford a parent loan and CCCS does not recommend taking on student loans while in a DMP. So Cindy tenaciously pursued scholarships and grants and successfully secured a grant so her daughter could go to college.

In addition to these stresses, Cindy had a stroke and Curtis was diagnosed with cancer. According to their counselor, Yvonne, "They did miss a payment or two, but persevered in their plan. They are a Christian family and believed firmly that they needed to commit to paying their debt. They did not want to file bankruptcy."

The CCCS program taught them how to manage their income. Cindy explains, "We learned to live without until we have the money to buy. Yvonne helped us by being there for every turn of our financial pay off. She consulted us on how to do our best. She made great suggestions on to how to handle our debt."

In May of 2005, they completed their DMP, totaling \$52,000. They have since moved to Memphis, TN, where Curtis hosts his own radio, sports show, syndicated up and down the Atlantic coast. Except for their children's student loans, they are debt-free. Keeping in touch with Yvonne, Cindy recently wrote, "What a wonderful feeling to be free of financial burdens. Curtis loves his new job and the people are wonderful. They have bent over backwards to make us feel welcome. All these blessings are from God and we continue to give him all the praise and glory. Of course ... CCCS was the earthly help we needed."