

## **Case study overview**

### **Customer Profile**

*Consumer Credit Counseling Services of Greater Atlanta is a nonprofit dedicated to helping family establish financial stability. They serve over 500,000 consumers on an annual basis. They have 33 locations in four different states.*

### **Challenge**

*CCCS faces many compliance challenges including: quarterly NFCC reports, a COA audit every 4 years, multiple state audits, a number of government regulations and monthly internal policy and procedural assessments. Policy management challenges include: frequent policy and procedural changes, not having a central repository.*

### **Solution**

*PolicyTech's Policy & Procedure Manager™ (PPM).*

### **Benefits**

- Easy-to-access storage location*
- Simplified audit and accreditation procedures*
- Policy uniformity across department*
- Improved policy training practices*

## **PolicyTech™ Case Study: Consumer Credit Counseling Service of Greater Atlanta**

### **Summary**

PolicyTech's Policy & Procedure Manager™ helps one of America's premier nonprofit credit counseling agencies manage many policy and procedure documents to maintain compliance standards for multiple oversight bodies.

### **Challenges**

Consumer Credit Counseling Service of Greater Atlanta (CCCS) is a nonprofit 501(c)(3) community-service agency dedicated to helping families achieve financial stability. With 33 locations in four states that serve more than 500,000 consumers annually, CCCS is faced with numerous regulatory, internal, and geographical issues when managing its policies. With the burgeoning need for financial counseling and the expanding oversight of financial services regulators, maintaining their reputation and meeting all compliance laws is one of the agency's major objectives.

Compliance challenges facing CCCS include:

- Numerous federal government regulations
- Quarterly reporting to National Foundation for Credit Counseling (NFCC)
- An audit by the Council on Accreditation (COA) every four years
- Multiple state audits
- Numerous federal government regulations
- Monthly internal policy and procedural assessments

CCCS of Greater Atlanta also deals with policy management challenges such as:

- Receiving frequent policy or procedural changes from regulatory bodies and business partners
- Developing a central repository to house agency policies and procedures
- Promoting consistency of agency documentation across all physical locations

## Solution

PolicyTech's Policy & Procedure Manager (PPM).

## Result

By adopting PPM, CCCS enhanced practices by:

- Storing documents in one, easy-to-access location online
- Simplifying major audit and accreditation procedures
- Creating uniformity in policies across departments
- Creating broad awareness of policy updates
- Improving policy training practices
- Enabling centralized oversight of all company policy documents.

## Case Study Details

Consumer Credit Counseling Service (CCCS) of Greater Atlanta has two major challenges in managing its policies and procedures. First, it needs to comply with state and federal government regulations, as well as those involving its accreditation. Second, it needs to keep each of its employees—located in 33 offices in Georgia, Tennessee, Florida, and Mississippi—apprised of all policies.

In 2008 CCCS helped more than 950,000 people by telephone and facilitated almost \$100 million in payments toward debt management plans. This workload is carried on by more than 300 certified credit counselors and more than 200 service staff and administrators. CCCS also has a 26-member community-based board of directors from distinguished business, higher education, and financial institutions.

When CCCS began looking for robust policy management software in early 2008, its leaders wanted a solution that provides central storage of policies, helps streamline the procedural documentation process, and could ease time and energy spent completing various audits—all at an affordable price.

PPM helps the agency manage its training, compliance, and policy needs.

Because the agency provides counseling to people in all 50 states, a critical need is meeting the requirements of audits by each state. In the past, this has been a time-consuming process.

For example, the Compliance Department is now able to quickly access the agency's policies and procedures, which is critical when conducting regulatory compliance audits. The department is more efficient since it can quickly provide documentation of specific procedures to auditors, who may need to assess how the agency addresses client grievances, manages client funds or meets regulatory requirements. Through PPM, the agency

*“PPM will help the agency manage the audit much better” says Tim Spearin*

is able to respond to these inquiries quickly and provide proof of proper internal controls.

Next, PPM helps CCCS of Greater Atlanta prepare for various outside regulatory and third-party reviews, such as the Council on Accreditation (COA) compliance audit. This audit occurs every four years and requires extensive preparation to ensure all standards are met and documented. To aid this process, the system has built-in reminders to review and update documents, as well as a structured process of reviewers and approvers to ensure each document's accuracy.

"PPM will help the agency manage the audit much better," says Tim Spearin, the agency's vice president of Quality Assurance. "During our last reaccreditation effort, we had no central repository to house all agency documents and evidence substantiating our compliance with the COA's standards. We were forced to find information kept within various departments.

"Going forward, we now have one place to house all such data and, as a result, preparing for COA reaccreditation will be an ongoing process rather than a major event every four years," he says.

Finally, the policy process is simplified overall. Using built-in policy wizards within PPM, all of CCCS' policies are now created uniformly and allow Spearin to easily evaluate each document to ensure compliance. As policies are completed, they are instantly available to all affected departments for use and review.

Prior to using PPM, it was unclear which managers were responsible for documents and there wasn't a consistent format for writing procedures. The informality of the review and approval processes made it somewhat difficult to manage. Now, PPM allows the agency to clearly define document owners and who should review and finally approve agency procedures. All affected departments are automatically notified when changes are made and the entire process has become more formal, better organized and clearly communicated throughout management.

Policy Technologies International Inc. (PolicyTech) develops and provides web-based software that manages company or government policies and procedures in a convenient, reliable way. PolicyTech software has become the policy management software of choice for companies in all 50 states and around the world in a variety of industries including government, health care, education, and finance as well as in non-profit organizations. With a slate of recent government regulations pressing the need for corporate responsibility to all-time highs, PolicyTech policy management software is the solution for quality assurance and enforcement of best practices.

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**Contact:**

*Josh Perry, correspondent*

*Email: [jperry@policytech.com](mailto:jperry@policytech.com)*

*Web: [www.policytech.com](http://www.policytech.com)*

*Phone: 1.888.359.8123 ext. 440*

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Consumer Credit Counseling Services of Greater Atlanta was founded in 1964 by the Atlanta business community and civic leaders to educate consumers about money management, promote the wise use of credit as a tool for financial planning and assist people in overcoming financial difficulties. CCCS is governed by a diverse, community-based Board of Directors. It employs professionally certified counselors to help clients successfully manage their finances, control debt, and secure their housing.

To learn more benefits of implementing policy and procedure management software visit [PolicyTech.com](http://PolicyTech.com)