

Diana Bernal

Clinic Director—bilingual
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Office Hours

9:00 am to 5:00 pm
Monday through Friday
We serve clients in
New Castle, Kent, and Sussex

By Appointment only

Please bring the following:
3 months pay stubs
3 bank statements
Copies of ALL your bills
Proof of income

We provide ALL our services
AT NO COST without regard to
race, color, national origin,
religion, sex, familial status,
disability, age, creed, source
of income, marital status, or
sexual orientation.



**STANDARDS FOR
EXCELLENCE**

Outreach Clinic reaches our target community through Money Matters!—our signature finance education program since 1995 designed to position our clients for a better financial future. Our focus is on smart borrowing.

- Seminars: Focused on consumer protection
- Hour-long television programs
 - NCC: First Sunday, 3-4pm, Ch. 28
 - Kent & Sussex: Wednesday, 8-9pm, Ch. 96
 - Sussex: Second Tuesday, 7-8pm, Ch. 24
- Radio on www.wrbg1079fm.com
 - Weekly: 10 am to 12 noon
 - Last Wednesday: In Spanish 4 pm to 5 pm
 - Last Wednesday: In English 5 pm to 6 pm

Controversy Clinic helps Delawareans exercise their rights under Equal Credit Opportunity Act, Fair and Accurate Credit Reporting Act, Fair Debt Collections Practices Act, etc. The Clinic's primary focus is to build a pool of responsible consumers of financial services through one-on-one coaching which includes job search, help with managing and establishing budgets and building and repairing credit.

- Financial Fitness: 5-week 10-hour course
 - Delawareans Save
 - Credit Builder Program
- One-on-one consultations by appointment

Pro Bono Panel of volunteer experts from legal, accounting, and credit backgrounds help us serve your needs more effectively and efficiently.

About DCRAC

The Delaware Community Reinvestment Action Council is a tax exempt, charitable nonprofit whose mission is to ensure equitable treatment and equal access to credit and capital for the underserved populations and communities throughout Delaware through advocacy, education, legislation, and outreach. Founded in 1987, DCRAC is the first non-profit in Delaware to be awarded the Standards for Excellence Seal of Excellence in 2007 after completing a rigorous voluntary review that is a visible symbol of the most well managed, responsibly governed organizations.