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Catholic Charities launches 'HOPE FOR THE 100TH'

Personal care item drive aims to collect 100,000 items throughout March to benefit neighbors in need across Western New York

Submitted on behalf of Catholic Charities

To mark 100 years of providing hope to the most vulnerable in Western New York, Catholic Charities of Buffalo is launching "HOPE for the 100th," a personal care item drive to bring the community together to help neighbors in need. Beginning today and running through March 24, Catholic Charities is welcoming the community to collect and donate new and unopened personal care products such as deodorant, shampoo, soap, toothpaste, lotion, etc., which are not covered by EBT.

"These basic needs are vital and costly, and many Western New Yorkers in need too often must choose between food and personal care items," said Clara Moran, chief development officer, Catholic Charities. "HOPE for the 100th" celebrates Catholic Charities' century-long legacy of being a beacon of 'HOPE' for our neighbors in need, and we're inviting parishes,

schools, businesses and the community to join with us to collect 100,000 personal care items. Collected items will be distributed to our clients across all eight counties of Western New York over the next several months.

"HOPE for the 100th" items can be dropped off March 27-31 at several area Catholic Charities locations, which can be found at ccwny.org/hopefor100th.

If your business or organization is interested in participating with a collection drive, please email jewell.eason@ccwny.org.

Born out of the Diocese of Buffalo from a collection of institutions serving the very young to the elderly, Catholic Charities of Buffalo was incorporated on Oct. 30, 1923. During its first year, Catholic Charities served about 12,500 people. Last year, Catholic Charities provided help and hope to more than 134,000 individuals, families, and children of all faiths.

Keep up to date with Catholic Charities 100th anniversary year activities now through October 2023 at ccwny.org/centennial.

As the most comprehensive human services provider serving people of all faiths across all eight counties of Western New York, Catholic Charities' programs and services include basic emergency assistance such as food pantries, educational and vocational advancement services, family safety and stabilization services, immigration and refugee assistance, behavioral health and substance use treatment, and youth and family support services. If you or someone you know needs assistance, visit ccwny.org or call 716-218-1400 to find help through Catholic Charities.

More About Catholic Charities

Catholic Charities has helped individuals and families in need since its founding in 1923. That

need is varied and widespread – from emergency assistance to mental health counseling and treatment, and from specialized services for older adults to help with job training and education. Catholic Charities empowers children, families and seniors to achieve meaningful, healthy and productive lives. In all situations, Catholic Charities delivers support to meet immediate needs, and then assesses clients for other needs to ensure long-term success. An excellent steward of the contributions it receives, Catholic Charities earns high ratings from Charity Navigator for transparency and sound fiscal management and is a Better Business Bureau Accredited Charity. Catholic Charities also receives highest ratings from the Council on Accreditation for quality service. For more information, visit ccwny.org.

While long-awaited student loan forgiveness is blocked by lawsuit, Parachute Credit Counseling offers encouragement & free student loan counseling

Supreme Court hearing arguments for and against this loan cancellation plan

Guest Editorial by Parachute Credit Counseling

The financial futures of nearly 43 million borrowers across the country are in limbo as the Supreme Court considers the legality of President Biden's student debt forgiveness program.

President Biden's student loan forgiveness plan, announced in 2022 – which provides up to \$20,000 in relief to millions of borrowers – faces legal challenges.

While many Americans were happy with the new loan forgiveness plan, there is concern that, without the root causes of the student debt crisis addressed, there will be no fundamental changes made to a system in great need of repair. Most people on all sides of the issue agree that the present system is broken and will need legislation to fix it.

Even without further and far-reaching actions at this point, if allowed, student loan forgiveness



will still make a big impact among borrowers who are low-income or didn't finish college and are stuck paying off a loan.

Parachute Credit Counseling – formerly known as Consumer Credit Counseling Service of Buffalo (CCCS) – announced it is now offering free student loan counseling throughout the eight counties of Western New York, along with expert strategies for attaining

financial stability.

Although payments on federal student loans have been suspended since March 2020, with interest-free relief, they will resume later this year, so it is time for all to plan.

Despite the current uncertainty, other relief options and changes to existing programs will be available to help borrowers reduce or eliminate their debt. Now is the time for borrowers to seek free and unbiased counseling to understand their options.

Parachute has operated the only student loan counseling program in Western New York for the past 10 years. Right now, the national total student loan debt, including federal and private loans, sits at

\$1.75 trillion.

About 1 in 6 adults in America holds federal student loan debt. A typical undergraduate finishes school with nearly \$25,000 of debt and a monthly payment of \$460, which takes an average of 20 years to pay back, while accruing \$26,000 just in interest. Tuition fees have nearly tripled since 1980, outpacing inflation and wage growth. Student loan repayment is a critical issue that needs much direction.

Parachute encourages residents to join our free student loan counseling program, staffed by experienced, certified financial counselors. Call 716-712-2060 or visit <https://parachutecreditcounseling.org/> for more information on our program and other financial services we provide.

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