

Do you need financial education training?

Are you struggling with debt?

Are you considering filing bankruptcy?

Have you fallen behind on your bills or credit cards?

Are debt collectors constantly calling you?

Have you been denied credit or a loan?

## WE CAN HELP!

We realize how unexpected events can cause overwhelming financial distress. Our certified counseling staff is here to assist you every step of the way by providing customized financial counseling to help you regain control of your finances.



*"You are the best! When I first called I was afraid nobody was going to be able to help me. But you have! I finally see my debt going down and*

*it makes me feel so good inside! I would recommend your company to everyone. Thank you so much!" – M.C.*

## Asset Building

UTAH INDIVIDUAL DEVELOPMENT ACCOUNT NETWORK (UIDAN)

Individual Development Accounts (IDAs) are matched savings accounts that enable qualified Utah individuals and families to build wealth, reach their financial goals, and achieve economic independence. UIDAN creates new cycles of prosperity by providing a 3-to-1 match on the monthly savings of IDA program participants who are trying to buy their first home, pay for post-secondary education, or start or grow a small business. [[www.uidan.org](http://www.uidan.org)]



AAA FAIR CREDIT  
FOUNDATION

A 501(c)(3) Non-Profit Organization

# take control of your finances



AAA FAIR CREDIT  
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Financial Knowledge is Power®

ISO 9001:2000 Accredited | Licensed | Bonded | Certified Counselors

800-351-4195 | [www.faircredit.org](http://www.faircredit.org)  
Royal Wood Office Plaza  
230 W. 200 S., Ste 3104 | Salt Lake City, UT 84101

## Financial Counseling

### CREDIT & DEBT COUNSELING

Our Certified Financial Counselors advise in managing money, offer solutions to current hardships or problems, analyze savings and spending habits, and develop a personalized plan to help prevent future difficulties. They will discuss a full range of options to consider and strategies for improving financial stability.

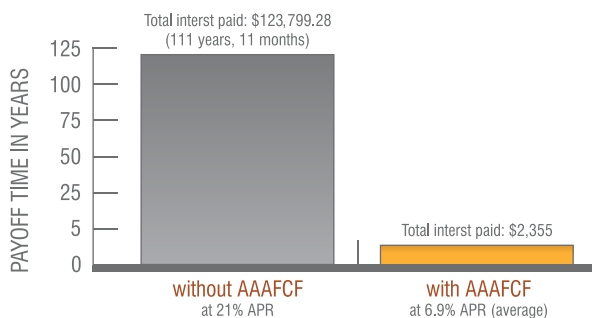
### DEBT MANAGEMENT PLANS (DMP)

If your financial problems stem from too much debt or your inability to repay your debts, we may recommend that you enroll in a DMP. A DMP is a way to help resolve debt problems, avoid delinquency and prevent bankruptcy. We will negotiate with your creditors to establish a reasonable and mutually acceptable repayment plan. Your creditors may agree to lower monthly payments, reduce interest rates, re-age accounts, and waive certain fees. A successful DMP requires you to make regular, timely payments, and could take 36 months or longer to complete.

### DMP Benefits

- Stop creditor collection calls
- Reduce risk of bankruptcy
- Reduce your interest rates
- Wipe out late fees
- Lower your monthly payments
- Give you peace of mind
- Empower you to take control
- Reduce stress and anxiety

EXAMPLE: 6 CREDIT CARDS, TOTAL DEBT = \$16,000



ASSUMPTIONS: Minimum monthly payment of 2% balance // NO additional fees or charges incurred during repayment period // \$15 is the lowest payment accepted by creditor

### FORECLOSURE PREVENTION & DEFAULT COUNSELING

Our housing counselors specialize in helping homeowners keep their home when facing financial challenges, establish financial stability, and learn strategies to avoid similar situations in the future.

### IDENTITY THEFT RECOVERY

Our Certified Counselors are experts in assessing the damage and determining the best corrective action to dispute and resolve fraudulent identity theft problems.

## Financial Education



### MYFAIRCREDIT (MFC)

MFC offers you free access to new and archived articles and resources on the personal finance topics that interest you most. This customizable web

*My Fair Credit allows you to set individual preferences for content you want to view!*

portal allows you to set individual preferences for content you want to view on everything from credit and mortgage education to debt management and improving your financial life. [[www.myfaircredit.org](http://www.myfaircredit.org)]

### CREDIT BUILDING EDUCATION

Our Certified Credit Counselors will review, examine and clarify the information in your credit report. You will also learn ways to improve your credit score,

## We Can Help You...

- Improve Financial Skills
- Eliminate Debt
- Achieve Financial Goals
- Avoid Bankruptcy
- Maintain Creditworthiness
- Build Assets
- Reduce Financial Stress
- Regain Financial Stability

receive instructions for correcting inaccuracies and tools for preventing or recovering from identity theft.

### CONSUMERCENTS®

What you don't know about your finances can hurt you. ConsumerCents is a personal financial



empowerment training program designed to cultivate positive money management habits that last a lifetime. [[www.consumercents.com](http://www.consumercents.com)]

### MONEY MANAGEMENT TRAINING

Learn money and deposit account management, good credit and debt practices, develop financial confidence, and how to use banking services effectively.

### WORKPLACE FINANCIAL EDUCATION

Most people have never learned how to manage finances wisely and unfortunately the results often affect job performance, family stability and their overall health. When you add financial education services to your employee benefits package, you increase the long-term financial stability of every employee. This results in improved productivity and morale of your team.