

# UNITED FINANCIAL EMPOWERMENT \$ PARTNERSHIP

## DO YOU NEED SOME HELP WITH YOUR FINANCES?

1. Do you pay bills late each month because you don't have enough money?	Yes	No
2. Are you receiving collection letters?	Yes	No
3. Are you paying for groceries or other necessities with credit cards because you don't have enough funds to pay for them?	Yes	No
4. Are you using savings to pay monthly bills?	Yes	No
5. Are you spending more than 20% of your take-home pay each month on credit card payments?	Yes	No
6. Have you depleted all of your savings?	Yes	No
7. Have you been denied credit?	Yes	No
8. Is your Credit Score below 620?	Yes	No
9. Are you applying for new credit cards because most of your current cards are at their limit?	Yes	No
10. Do you have arguments about money?	Yes	No
11. If you lost your job, would it mean an immediate financial crisis?	Yes	No
12. Do you transfer balances to avoid credit card payments?	Yes	No

If you answered YES to 3 or more of the questions above, You are probably in financial trouble.

**WE CAN HELP!**

United Way of Greater Mercer County in partnership with Family Guidance Center's Consumer Credit Counseling Service is now offering the following **FREE** services

**Credit Counseling**

**Debt Management**

**Foreclosure Prevention Services**

**TO MAKE A FREE APPOINTMENT CALL 609.586.2574**

**BE SURE TO REFERENCE CODE "2018UWGMC#1"**



Family Guidance Center

United Way  
of Greater Mercer County

UWGMC.org

LIVE UNITED



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## FREE CREDIT COUNSELING PROGRAMS

### Debt Management Program

We will work with you and your creditors to reduce your current interest rate and arrange monthly payment plans on all of your unsecured debt. Most creditors are willing to lower finance charges, eliminate fees, and re-age accounts.

#### What You will need for your appointment:

- A list of all of your monthly living expense
- Proof of Income: 2 of your most recent paystubs, or proof of SSI income, Unemployment benefits or Disability income
- All of your current credit card statements
- Any letters sent to you regarding judgments and/or collections

Your appointment is *completely confidential* and will take approximately one hour. Once enrolled in the program, you will be assigned a monthly payment amount that will include a nominal maintenance fee, which we incur for handling all of your accounts.

### Credit Counseling and Credit Repair

We will assist you through the process of removing any inaccurate information on your report, and help you to re-establish and maintain good credit.

#### What You will need for your appointment:

- A list of all of your monthly living expenses
- Proof of Income: 2 of your most recent paystubs, or proof of SSI income, Unemployment benefits or Disability income
- All of your current credit card statements
- Any letters sent to you regarding judgments and/or collections

### Student Loan Counseling



Family Guidance Center

### Foreclosure Prevention & Loan Modification

We will work directly with your mortgage provider to ensure that you receive the best possible outcome. Includes an analysis of your financial situation and a review of the housing options available.

Foreclosure Prevention includes:

- Pre-Foreclosure Sale
- Straight Sale
- Deed In Lieu of Foreclosure
- Special Forbearance
- Short Sale

Cost

Loan Modification: FHA Loans—No Fee

Non-FHA Loans: No Fee

- Loan Modification
- Refinancing
- Partial Claims

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Appointments are available

- In Person:  
Hamilton  
Trenton
- By Phone
- Fax all documents to 609.586.1465

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