

Concerned About Debt? *Call the Experts.*



Take advantage of free access to GreenPath's financial experts and financial education tools. If you need help with credit card debt, you may be eligible for a debt management program, which may help:

- Eliminate collection calls
- Reduce interest
- Eliminate fees

Call today for a free consultation!
1-877-337-3399

Or visit www.greenpathREF.com.



GreenPath[®]
debt solutions

GreenPath, Inc. is a nonprofit company that has helped hundreds of thousands of people pay off their debt since 1961.

Free Financial Counseling

A certified, degreed GreenPath expert will work with you to develop a budget and action plan based on your personal financial situation and goals.

Debt Management Plan

If this is a viable option for you, GreenPath can set up a payment plan with your creditors to potentially eliminate collection calls, reduce interest and eliminate fees. This isn't debt settlement. You would pay the entire principal balance, but would do so more quickly while paying less interest. You make one affordable deposit to GreenPath with each paycheck, and GreenPath pays your creditors prior to the due dates. Reduced interest and fees enable you to pay the entire principal balance more quickly while saving thousands of dollars in interest.

Credit Report Review

GreenPath can help you evaluate your credit report, learn to dispute inaccurate information, and understand credit scoring.

Help With Housing Issues

GreenPath can help you explore options for avoiding foreclosure, including contacting your mortgage servicer if necessary. We also offer pre-purchase education and reverse mortgage counseling.

Online Education

BudgetSmart is easy-to-use budgeting software that you may be able to download for free from your financial institution's website. CheckRight, available at www.checkright.org, is online education that helps users more effectively manage their checking accounts. Visit www.greenpathREF.com to access GreenPath University — full of helpful videos, articles, eCourses, calculators and other tools.



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