

Welcome to CredAbility!

Every day, our counselors talk to frantic mothers, overwhelmed husbands, students and retirees alike—all who feel as if they are on the brink of losing everything. These are our neighbors, our friends, sometimes even our family members—desperate people looking for answers and trying to find a way out of their financial distress.

That's why we are here. At CredAbility, we listen, and we understand. 24/7, in English and Spanish, we offer sound advice, practical solutions and realistic hope for a better future. Whether you need our help immediately or want to learn online at your own pace, we are here for you. With CredAbility, you have the ability to put yourself on a path toward financial freedom.

Our Services

No matter what your situation, you can trust CredAbility for confidential and knowledgeable assistance. Since 1964, our certified counselors have helped millions of Americans find sensible solutions to their personal financial challenges. We are committed to comprehensive counseling, taking the time to carefully assess your finances, establish realistic goals, identify important resources and provide a written action plan. All clients have access to follow-up support with our counselors, along with unlimited use of our online education and communication programs.

Budget and Credit Counseling— We offer free, personalized advice to help you develop and balance budgets, manage your money, use credit wisely, handle debt and start a savings program. We can help you build a responsible spending plan, answer questions about managing debt and set goals for a healthy financial future.

Debt Management Plan (DMP)— Having trouble paying your bills? We will work with you and your creditors to structure an affordable repayment plan, often with reduced interest rates, fees and penalties for qualified individuals. Not only will you repay your debts, but most of our DMP clients realize significant savings compared to making monthly payments on their own.

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Give yourself the Ability
...to take control of your money.
...to take control of your life.

Housing Counseling— We help people achieve and maintain stable housing with a wide range of services, including purchase preparation, post-purchase education, reverse mortgage counseling, rental delinquency and foreclosure prevention assistance.

- **Pre-Purchase**— Thinking about buying a home but wondering what's involved—and if you can afford it? Our comprehensive pre-purchase counseling and education program will help you make an informed decision, and have a solid understanding of how to make this a lasting success. And it may help you qualify for a down-payment assistance program.
- **Foreclosure Prevention**— If you're behind in your mortgage payments or facing the threat of foreclosure, we can help. Our HUD-certified counselors will teach you about the process, your options, and what steps can be taken to help you avoid foreclosure completely. Your counselor can determine if you qualify for a government assistance program, and may be able to connect you directly with your mortgage servicer to discuss a loan modification or other solution. If needed, we can also help you prepare and submit the documentation to meet your servicer's requirements.
- **Reverse Mortgage**— For homeowners age 62+, a reverse mortgage may be the right solution to allow you to remain in your home when faced with significant or unexpected expenses, such as medical bills. Our staff will provide the required counseling to ensure that you understand the unique aspects of this product, along with other options that may be available to you.

Bankruptcy Pre-filing and Bankruptcy Debtor Education— CredAbility is a nationally approved provider of mandatory pre-filing counseling and pre-discharge debtor education. Our comprehensive approach ensures that we consider all of the factors contributing to your situation and explore the range of options that may be available to address your debts. If you choose to file for bankruptcy, our program includes meaningful education that will not only help you to survive bankruptcy, but to emerge with a clear plan for a more successful future.

Financial Education— Our mission is to educate and empower consumers to improve their financial well-being. Visit www.CredAbility.org and click on "Education" for dozens of free courses from CredAbilityU on budgeting, home buying, surviving a layoff, understanding your credit score and much more. Courses are offered in a variety of formats to suit your needs, including online tutorials, podcasts and webinars. And like all of our services, education courses are offered 24/7 in English and Spanish.

Your privacy and confidentiality are always respected. Our professional, certified counselors understand your problems and will help you focus on real solutions. **You can defeat debt and enjoy lasting financial well-being. Give yourself the Ability.**



www.CredAbility.org | 800.251.2227



CredAbility is a nonprofit credit counseling agency. We are **NOT A LOAN COMPANY**; we do not lend money. CredAbility is a licensed debt management service provider. CredAbility is approved to issue certificates in compliance with the bankruptcy code. Approval does not endorse or assure the quality of an agency's services.