

Is Your Home At Risk?
Diagnostic Tool Helps Consumers Assess Vulnerability
Mortgage Reality CheckSM Located at HousingHelpNow.org

NEA members can take advantage of a new site that the National Foundation for Credit Counseling (NFCC) recently launched called the Mortgage Reality CheckSM. The site was designed to assist homeowners in determining whether they may be at risk of losing their homes.

Today many homeowners, including NEA members, may be concerned about their own ability to meet their mortgage payments, either now or in the near future. They may be frightened or feeling pressure from their mortgage companies or other creditors. They may be at risk of foreclosing. Or they may just be curious about their financial well-being if they have an adjustable mortgage rate that is likely to increase soon. That is why NEA Member Benefits is working with the NFCC to provide housing counseling and education to NEA members.

Developed by certified housing experts, the Mortgage Reality CheckSM tool is an easy-to-take quiz designed to help homeowners understand their situation, identify problems, and learn about their options and where to turn for help.

In many situations, recognizing the warning signs, facing the reality, and taking action can make the difference that enables them to stay in their homes and protect their families. Even if foreclosure seems inevitable, there may be options that can help in certain circumstances. The sooner one can get ahead of potential problems the better.

The Mortgage Reality CheckSM can be found within the NFCC's Homeowner Crisis Resource CenterSM located at www.HousingHelpNow.org. In addition to the Mortgage Reality CheckSM, the Homeowner Crisis Resource CenterSM also provides consumers with direct access to certified housing counselors and an abundance of homeowner information and financial tools.

The NFCC's Homeowner Crisis Resource CenterSM is just one of the ways that the NFCC is stepping up to assist NEA members who may be at risk of losing their homes. The NFCC represents the largest network of nonprofit, community-based agencies in the country with nearly 1,000 offices and more than 1,200 certified housing counselors who are ready to assist consumers avoid foreclosure now.

NEA Member Benefits and the National Foundation for Credit Counseling (NFCC) are working together to provide financial education and free or low-cost counseling and services to help NEA members find workable solutions to their credit, debt and housing problems. Find out more at neamb.com/debtadvice.

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