

NEA MB & NFCC—Partners in Offering Debt Management and Other Financial Solutions for NEA Members

If you are dealing with pressing financial issues or simply have some financial questions, NEA Member Benefits (NEA MB) has a solution. NEA MB has teamed with the National Foundation for Credit Counseling (NFCC) to provide both free and very affordable financial tools and services to NEA members and their families.

For more than 50 years, the NFCC has provided nonprofit, community-based financial education and counseling to consumers. With offices from coast-to-coast, as well as Internet and telephone counseling options, the NFCC is well-equipped to meet the diverse financial needs of NEA members.

NFCC member agencies, often known as Consumer Credit Counseling Agencies, are staffed by trained and certified credit counselors skilled to help you tackle your financial concerns. Whether you are interested in constructing a spending plan you can live with, discovering concrete steps to improve your credit score, or working your way out of seemingly insurmountable debt, NFCC agencies are available to help.

Here are some of the many ways NFCC agencies can assist you:

- **Debt Management:** If you're in debt or see it coming, don't hesitate to call. NFCC certified counselors have remarkable ways of helping you find "hidden money" in your budget to start reducing debt. When appropriate, a Debt Management Plan may be recommended. If you choose this option, the NFCC agency will work directly with your creditors to negotiate a repayment plan that is comfortable for you.
- **Credit Reports:** Obtaining your credit report and understanding its contents are often two different things. Your credit report and score can make the difference in being approved for a loan, house, insurance, or even a job. Reviewing your credit report at least once a year is a good start. Sitting down with a certified NFCC counselor and interpreting its contents is even better.
- **Home Ownership:** Owning a home is the American dream. Whether it's getting you into the home of your dreams or keeping you there, an NFCC counselor can help.
- **Reverse Mortgages:** Seniors often find themselves house rich and cash poor. A reverse mortgage may be the answer to their financial dilemma. Is it right for you? Let an NFCC counselor help you evaluate the pros and cons of this important decision.
- **Bankruptcy Counseling:** U.S. law requires financial counseling before filing for bankruptcy and a financial education course prior to debts being discharged.

Most NFCC member agencies have been approved by the Executive Office of the United States Trustee (EOUST) to provide both of these mandated sessions.

Whether it's one-on-one counseling or an educational workshop, an NFCC member agency can provide you with the financial assistance you need. Take the first step toward securing your financial future—call the dedicated NEA member line toll-free at 866-479-NEA2 (6322) or visit the special Web page for NEA members at neamb.com/debtadvice. Help is just a call or click away.

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