



BEAT THE ODDS

WITH HOUSING COUNSELING

RESULTS THAT EMPOWER



HOUSING COUNSELING WORKS

IN THE PAST YEAR,
100,000+
RENTERS
RECEIVED ONE-ON-ONE
COUNSELING ¹

HOMEOWNERS WHO
RECEIVED A LOAN
MODIFICATION
REDUCED THEIR
ANNUAL PAYMENT BY
AN AVERAGE OF
\$4,980 ²

HELPING YOU TO:

-  CREATE A PERSONALIZED BUDGET
-  SET REALISTIC FINANCIAL GOALS
-  IMPROVE YOUR CREDIT SCORE
-  MANAGE YOUR DEBT

¹ HUD OFFICE OF HOUSING COUNSELING (2015-2017) — ² NEIGHBORWORKS® AMERICA NATIONAL FORECLOSURE MITIGATION COUNSELING PROGRAM EVALUATION FINAL REPORT - SEPTEMBER 2014

LET'S GET STARTED!

CALL **1-800-569-4287** OR VISIT **HUD.GOV/HOUSINGCOUNSELING**
TO FIND A HUD-APPROVED HOUSING COUNSELING AGENCY NEAR YOU.