



# BEAT THE ODDS

## WITH HOUSING COUNSELING

### RESULTS THAT EMPOWER



PREVENTED  
**200,000+**  
FORECLOSURES <sup>1</sup>



IMPROVED  
**541,000+**  
FINANCES <sup>1</sup>



CREATED  
**1.1 MILLION+**  
BUDGETS <sup>1</sup>

COUNSELED **3.6 MILLION+** HOUSEHOLDS <sup>1</sup>

## HOUSING COUNSELING WORKS

IN THE PAST YEAR,  
**100,000+**  
**RENTERS**  
RECEIVED ONE-ON-ONE  
COUNSELING <sup>1</sup>

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

## HELPING YOU TO:



CREATE A PERSONALIZED BUDGET



SET REALISTIC FINANCIAL GOALS



IMPROVE YOUR CREDIT SCORE



MANAGE YOUR DEBT

<sup>1</sup> HUD OFFICE OF HOUSING COUNSELING (2015-2017) — <sup>2</sup> 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.