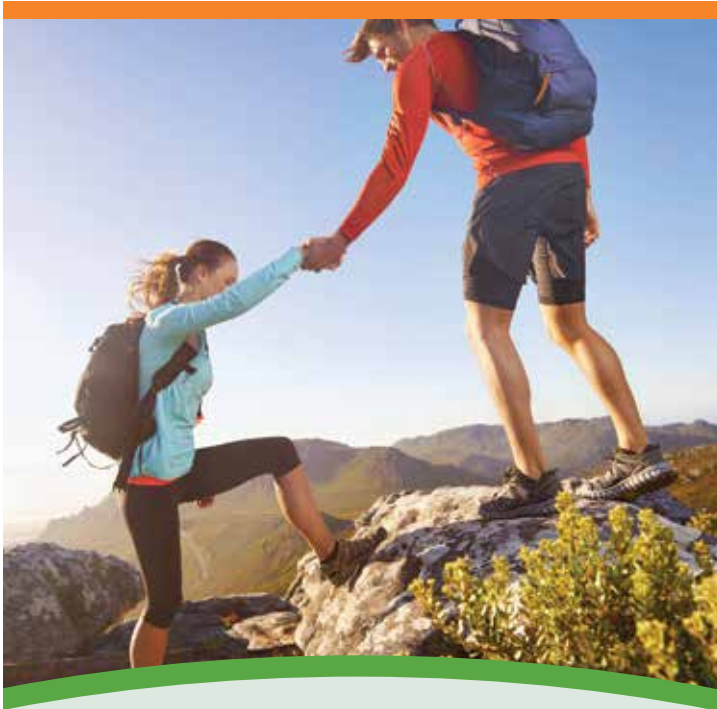


# Helping you on your financial journey



Your path to a healthy financial future begins here.

GreenPath's financial experts will empower you to eliminate financial stress, get out of debt, increase savings, and achieve your financial goals.

We will take time to understand your financial situation. We'll develop a personalized plan that works for you. And we will be here to support you every step of the way.

**Take the first step**

**1-877-337-3399**

**[www.greenpathREF.com](http://www.greenpathREF.com)**



## **Free Financial Counseling**

We offer free financial guidance without a sales pitch. A caring, certified GreenPath expert will help you explore options for easing financial stress and achieving your financial goals. We'll develop a personalized action plan just for you.

## **Debt Management Plan**

If you have credit card debt, you may qualify for a GreenPath debt management plan. We set up a repayment plan with your creditors that may stop collection calls, reduce interest and eliminate fees. You could pay off your principal balances faster while saving thousands of dollars.

## **Credit Report Review**

Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.

## **Housing Services**

Are you behind on your rent or mortgage payments? GreenPath's housing experts can help you get back on track. Buying a home? We'll help you navigate the home buying process and prepare for home ownership. Considering a reverse mortgage or home equity loan? We'll help you determine if it's right for you.

## **Student Loan Debt Counseling**

We'll help you look into student loan repayment options that can postpone or lower your payments. Learn the pros and cons of each option so you can make an informed decision.

## **Online Education**

- Visit [www.greenpathref.com](http://www.greenpathref.com) for free eCourses, videos, webinars, calculators and other resources.
- Access free budgeting software on your financial institution's website.
- Go to [www.CheckRight.org](http://www.CheckRight.org) for help with managing your checking account.

**[www.greenpathREF.com](http://www.greenpathREF.com)**

**[Click here](#)** to take the first step and request a call from a GreenPath counselor today. It's free, no-pressure, and 100% confidential.