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DEBT MANAGEMENT

COUNTRYWIDE'S

FINANCIAL HEALTH

EDUCATION & WELLNESS PLANS



STUDENT LOAN COUNSELING

Millions of people struggle with student loan debt. You could be feeling hopeless, confused or discouraged. We have a solution. Our plan refers you to Certified Counselors who can help figure out the best options.

Our plan will refer you to an agency with Certified Student Loan Counselors who will assess the situation and explain all the available options, including the pros and cons of each one. If you decide to pursue any of the options, the counselor will assist with the application process. Certified Counselors can also review other expenses and debt and, if possible make suggestions for savings.

* Fees for services apply.

BUDGET COUNSELING

All counseling sessions include a budget analysis so that the counselor can provide all of the information and resources that will be needed in order to make the best decision. Certified Counselors will provide recommendations on ways to cut expenses increase income, and how to access public and private resources.

ASSET INVENTORY MANAGEMENT

Our plan will provide you with an Asset Inventory Document to organize and keep safe important account information including bank, property, investment and insurance.

MEDICAL DEBT ASSISTANCE PLAN

What happens when you can't pay medical bills?

Getting sick or injured are issues that cause tremendous stress in the workplace and handling the resulting debt shouldn't be on the patient's recovery plan; that's where we can help you.

Did you know that over **61% of families** who report having medical debt problems are covered by medical insurance? In fact, **74% of people** who filed for bankruptcy because of medical debts had health insurance.

Most states will allow for wage garnishments for medical debt once a judgment is entered.

We can refer you to a service that may assist you with your medical debt.

What options do you have?

Solution: Our Personal Medical Debt Assistance Plan.

You will be referred to a Certified Credit Counselor who can assist you.

After providing details of your financial situation, you may benefit from a complimentary budget analysis to help you determine your spending needs. The goal of a budget analysis is to help discover what is the best plan of action for each particular situation. Next, counselors can determine if using a Debt Management Plan which may lower the initial payments of a client's unsecured debt will free up enough money to help pay off the medical debt. If you choose to enroll, then there is a fee for the Debt Management Plan. *



*Fees for service plans apply.

FINANCIAL EDUCATION

Our plans are dedicated to consumer education. We refer you to counseling sessions that may result in you being provided with educational material in many areas such as:

- Budgeting and Tracking Expenses
- Understanding Credit Reports
- Dealing with Collection Agencies
- Refinancing
- Buying a Home
- Reverse Mortgages
- Re-Establishing Credit
- Grocery Shopping Tips
- Bankruptcy
- Children and Money
- Dealing with Losing a Job
- Saving for Household Emergencies
- Resources for Seniors
- Foreclosure Prevention
- Resources for Military Personnel and Their Families

BANKRUPTCY COUNSELING AND EDUCATION

Our plan refers you to an approved agency to issue certificates evidencing completion of counseling and/or a personal financial management instructional course in compliance with the Bankruptcy Code under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Under the act, individual debtors who file bankruptcy on or after October 17, 2005 must undergo credit counseling within six months before they file bankruptcy. They are also required to complete a financial management instructional course prior to their debt being discharged in bankruptcy.

The approved agency offers services which provides a debtor education course that will fulfill the financial education requirement. Course information and material needed in order to comply with the requirement will be provided. Upon successful completion of the course, the bankruptcy process may begin.

DEBT MANAGEMENT PLAN

After reviewing the information provided during the budget counseling session, the Certified Counselor may recommend a Debt Management Plan. On this plan, the benefit to you may possibly consolidate debt into an affordable repayment plan.

*Fees for the Debt Management Plan apply.



HOUSING EDUCATION

Considering Buying a Home?

If you are interested in buying a home now or in the future, we can help you through the process. You will be referred to a Certified Housing Counselor who can assist with your pre-purchase.

Having Trouble or Delinquent in Mortgage Payments?

Certified Housing Counselors work with you to help with your housing needs.

Enrollment:

You will enroll online during open enrollment through your Banner online benefit enrollment system. The plan covers you, your spouse and any dependents up to the age of 26 at no additional cost.