

# BALANCE Can Help

In a world with so many financial obligations and options, it's no wonder money management often seems overwhelming. That's why your credit union has partnered with a financial fitness program called BALANCE. Through this partnership, you have access to free and confidential financial counseling services:

## Toll-free Information Line

Multilingual InfoLine counselors are available immediately to answer a wide variety of money management and credit questions.

## Money Management Counseling

During an hour-long goal-oriented session, your counselor will review your current spending plan and develop a plan of action to help you reach your goals.

## Credit Report Review

A credit report specialist will review your credit report and provide information on credit reporting regulations and correcting inaccuracies. BALANCE can provide a low-cost copy of the credit report or direct you to acquire one on your own – either at no charge through the Annual Credit Report Request Service or for a small fee through the credit reporting agencies.



## Home Purchase Education

We provide comprehensive pre-purchase housing education, covering topics such as credit scores and saving for a down payment, to help you take the step to homeownership.

## Identity Theft Solutions

Your counselor can provide tools and guidance for protecting against identity theft, and for recovery if you've been victimized.

## Debt Management Plan

A popular solution for clients who are struggling with debt, we consolidate bill payments to streamline repayment. Creditors may be willing to lower payments and/or reduce or eliminate interest and fees as a benefit of using the service.

## Foreclosure Prevention Counseling

For homeowners struggling with their mortgage payments – or who fear they may be unable to pay in the future – we provide early delinquency intervention counseling to explore the available options and the benefits and consequences of each.

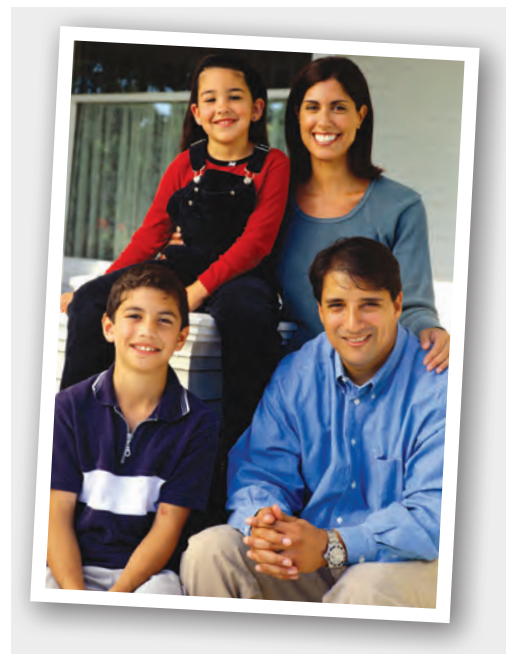
**BALANCE**<sup>SM</sup>  
FINANCIAL FITNESS PROGRAM

Call toll-free **888.456.2227**  
or visit **[www.balancepro.net](http://www.balancepro.net)**

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## Common Questions

- I'm having trouble paying my bills and I can't get a consolidation loan. What can I do?
- How can I design a realistic budget to achieve my financial goals?
- I just got notice that my wages will be garnished. What can I do?
- What are my options for getting out of debt?
- How can I get a copy of my credit report?
- What's the difference between a Roth IRA and a traditional IRA?
- I think I may be a victim of identity theft. What should I do?
- I want to buy a home in the next few years. How can I prepare for that?
- What do lenders look at when approving a mortgage loan application?
- I am getting a divorce. Who is responsible for bills and how will this affect my credit?
- My child will be going to college in a few years. How can I plan for it now?



## Library of Education Materials

We've created a library of educational tools designed to assist you in mastering your money. On our website, you'll find publications on topics ranging from money management to identity theft to planning for the future as well as checklists and charts that can help you track your progress. Through our mini-sites and podcasts, you can find in-depth information about more complicated financial issues.

Want to know how long it will take to pay off your credit card, or how much you need to save per paycheck to get a down payment for a house? Check out the financial calculators page of our website for answers. You can also sign up for our free monthly email newsletter, *Quick Tips*, for ongoing ideas and inspiration.

## Contact BALANCE

BALANCE offers a variety of free services to help you get out of debt, design a money management plan, and achieve your financial goals. You can contact a BALANCE counselor by calling **888-456-2227**, or get more information online by visiting **[www.balancepro.net](http://www.balancepro.net)**.



888.628.4010  
[inspirusCU.org](http://inspirusCU.org)

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