EMPOWERING PEOPLE TO LEAD FINANCIALLY HEALTHY LIVES The GreenPath Difference



The **Debt Management Plan** Journey

Having credit card debt can be overwhelming and stressful, but it doesn't have to be. A Debt Management Plan (DMP) can simplify and reduce the stress of managing credit card debt. **Our goal is to help you pay off debt faster and put money back in your pocket.**

LOWER MONTHLY PAYMENTS. PAY LESS INTEREST. PAY OFF DEBT SOONER.



Connect with us. We're available by phone, online chat or by completing our online call request form.



Review your financial situation with a financial wellness expert.



GreenPath partners with you to communicate with your creditors.



Deposit is made to GreenPath based on your pay schedule.



GreenPath pays all the creditors included in the plan.

Of those surveyed after debt counseling:

gg/d agree that they were provided with clear next steps to improve their situation.

feel better prepared to handle their finances.

Of those surveyed after successfully completing a DMP:²

n 0/ reported improved /0 spending habits.

76% reported an ability to increase their savings.

¹ SOURCE: GREENPATH 2018 POST COUNSELING SURVEY

2 SOURCE: GREENPATH 2018 SUCCESSFUL DMP SURVE

Could you or someone you know benefit from a Debt Management Plan? **Call us today!**



844-572-5921

GreenPath Financial Wellness is a national nonprofit organization that empowers people to lead financially healthy lives.

Since 1961, people have turned to us as a trusted resource to deliver financial counseling, education and support. As one of the largest nonprofit financial counseling organizations, we — along with our affiliates — have more than 50 locations throughout the U.S., and we serve people across the nation over the phone, in person and online. Last year, our clients paid off over \$216 million* in debt.

People are at the center of everything we do. We work with people to improve their quality of life through financial wellness. That means treating people with respect and care, and designing our services and solutions to work for them.

We listen empathetically, and offer compassionate, professional guidance, information and tools to help our clients on their journey to financial freedom.

^{*} TYPICAL DEBT MANAGEMENT PLAN FEES APPLY.

OUR BIG. HAIRY, AUDACIOUS GOAL

GreenPath believes that everyone deserves the opportunity to pursue their dreams — whatever they may be. Financial wellness is fundamental to that opportunity.

We've developed a 10-year plan to create a culture that makes financial wellness accessible to everyone. We call it **Remixing the American Dream**.

Financial Wellness Partners

GreenPath partners with hundreds of organizations to offer a full spectrum of financial wellness services to their members, customers and employees.

CREDIT UNIONS: We offer credit union members financial wellness counseling, education and resources.

BANKS: We can help banks reinvest in their community and support their customers in achieving their goals.

EMPLOYERS: We can strengthen their employee's experience with our unique, well-being platform, HealthyCents. Employees can assess their financial health, set goals, create their own personalized wellness experience and access financial education and 1-on-1 coaching.

FUNDERS: We offer a unique opportunity to impact financially vulnerable families and communities in a scalable and sustainable way.

We can't do this alone. Partnerships are key to how we reach and help people. Financial support, collaborative relationships and technical expertise from visionary partners is essential to our work.

DID YOU KNOW?

40%

of Americans need help to cover a \$400 emergency¹

GreenPath can help people improve cash flow so they can be more resilient when life throws them a curve ball.



78%

of American households are living paycheck to paycheck.²

We specialize in supporting the journey to freedom from debt. Our Debt Management Plans provide cost-effective options to help clients on the path to a debt-free future.

41%

of Americans carry credit card debt³

Our tools support debt payoff and financial management, making it easier to devote dollars to long-term savings for the future.



Let's Change the Statistics

GreenPath Debt Management Plan (DMP) participants have our entire team behind them. We're here every step of the journey.

Our financial wellness experts are available anytime during business hours to give advice or guidance.

Plus, participants have access to an online portal that provides them with a clear path forward, as well as a private online community where they can ask questions, share tips and get moral support.

We believe in our clients and want them to succeed.

GreenPath offers guidance and resources for housing, credit and money management.

The GreenPath Difference

It's our commitment to listen without judgment and to treat our clients with respect. We also help people feel less stressed and more hopeful. On average, the stress caused by personal finances fell by 13% in six months after a GreenPath counseling session. Our clients sleep better and have a plan for success. 90% of survey responders feel better prepared to handle their finances after their GreenPath counseling session.⁴

GreenPath Financial Wellness is a national nonprofit headquartered in Michigan, focused on financial health for everyone.

