

Your Problem:

- You don't have a budget?
- Are you afraid to make poor or incorrect financial decisions?
- Your household debt ratio is increasing and seems to be out of control?
- You have questions about your credit?
- You need help understanding your credit report?
- Do you need a professional to assess your money management strategy and your debt payment plan?
- Are you having problems paying your mortgage?
- Are you having problems negotiating mortgage repayment options with your bank?

Consolidated Credit is a National Non-Profit Credit Counseling Agency and HUD approved housing counseling agency dedicated to helping families in America end financial crisis, and solving money management problems through education and professional counseling.

Miami-Dade County has invited Consolidated Credit to provide onsite private and confidential consultations, by appointment only, with a certified professional financial and housing counselor. Our counselor will help with:

- Answer personal financial, credit, debt, and housing questions
- · Assess your problem, give you advice and provide alternative solutions
- Help you create a budget or a financial plan to better manage your money
- Help you assess a problem with mortgage or financing of your home (foreclosure prevention alternatives)
- Provide resources and personal financial education