

EMPOWER  
YOUR  
FINANCIAL  
FUTURE



Apprisen

## OUR MISSION

Helping people  
improve their financial  
well-being through  
counseling, community  
outreach, and financial  
education.



Professional money  
management, counseling,  
and education

# Programs and Services

## **INITIAL COMPREHENSIVE MONEY MANAGEMENT SESSION**

Create an overview of your budget, income, and expenses in this free, confidential session with a certified financial counselor. You'll develop an action plan to get you headed in the right direction.

## **COMMUNITY OUTREACH/ FINANCIAL EDUCATION**

Learn basic skills of money management and wise use of credit through education programs offered in partnership with organizations, employers, and financial institutions.

## **HOUSING COUNSELING**

Get help through HUD - approved counseling when changes in your finances impact homeownership. We offer specific solutions for mortgage delinquency and foreclosure prevention, and also provide reverse mortgage counseling.

## **BANKRUPTCY COUNSELING AND EDUCATION**

Complete the bankruptcy requirements for credit counseling and personal finance education. Apprisen is approved by the U.S. Trustees to issue certificates evidencing completion of either session in compliance with the Bankruptcy Code.

*Approval by the U.S. Trustees does not endorse or assure the quality of a provider's service.*

## **DEBT REPAYMENT PROGRAM**

Reduce and eliminate debt through our structured Debt Repayment Program. Many creditors will reduce or adjust ongoing fees and interest rates for those enrolled in the program.

## **FINANCIAL COACHING PROGRAM**

Set personalized financial goals and create an action plan for achieving them. The Financial Coaching Program is a series of holistic coaching sessions over a 12 month period.



# Alternative Services

We do more than just Debt Repayment Programs. Our alternative services provide you with the knowledge and skills needed to plan your financial future. We can help you:

- Save and build wealth
- Evaluate and organize your finances
- Create a personal cash flow plan
- Understand credit reports and scores
- Realize your net worth
- Establish and reach financial goals
- Work with your student loan servicer



## WHAT PEOPLE ARE SAYING ABOUT US

*"You have done an outstanding job and are always very informative when I call. I could have not done it without Apprisen."*

– COUNSELING CLIENT

*"Your presentations were informative, insightful and thoroughly enjoyed by the participants. The information shared will help the participants ensure their financial health for many years to come."*

– MAJOR EMPLOYER

*"The services you offer clients such as ourselves who truly felt there was no way out of this insurmountable credit card debt are life-changing."*

– COUNSELING CLIENT

## THE APPRISEN DIFFERENCE

### EXPERIENCED

We've been helping families and individuals since 1955.

### FOCUSED

All-inclusive overview of what you need to know to manage money successfully.

### COMPREHENSIVE

Providing financial counseling and education programs.

### ACCREDITED

All counselors are Certified Financial Counselors. Accredited by COA.

### NON-PROFIT

We're a 501(c)(3) non-profit agency.



# Comprehensive Financial Counseling and Education



**CONTACT US TODAY TO** : **Call** 800.355.2227  
**SEE HOW WE CAN HELP.** : **Visit** [apprisen.com](http://apprisen.com)

You knew us as CCCS, but now,  
**we are simply Apprisen.**



**Apprisen**  
.....  
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