

- ◆ Do you run out of money before the end of the month?
- ◆ Don't know where all your money goes?
- ◆ Wish you could handle your finances better?
- ◆ Want to save up to buy a house?

OR

- ⇒ Don't understand your credit reports?
- ⇒ Want to improve your credit scores?
- ⇒ Want to qualify for good loan rates?

Get Free, One-on-One:

BUDGET COUNSELING

Please bring recent originals:

- ◆ 30 day pay stubs for each job
- ◆ Bank statements
- ◆ Electric, gas, water, telephone, and cell phone bills
- ◆ Car insurance bill and car note
- ◆ Credit card bills
- ◆ Collection notices
- ◆ Other bills you receive regularly
- ◆ Any other outstanding bills



After reviewing your monthly income and expenses, we will provide tailored suggestions and follow-up steps to help you meet your short- and long-term financial goals.

Counseling sessions are available only by appointment. Please allow 1.5 hours for your first appointment. HOC residents only.

CREDIT COUNSELING

OBTAINING YOUR CREDIT REPORTS:

The free credit reports from Equifax, Experian and Transunion can be obtained in 3 ways:

1. By mail (*Recommended*): Download the request form from:
www.annualcreditreport.com/cra/requestformfinal.pdf
 You will need an Adobe viewer to view the requested form. Download the free Adobe viewer. Print and complete the form. Mail the completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Your reports will be mailed to you. Please allow 2-3 weeks for delivery.
2. By phone: Call 1-877-322-8228. You will go through a verification process over the phone. They will mail the reports.
3. Online: www.annualcreditreport.com. The reports are available on line, you need a good printer (test your printer first before downloading, then print out form).



Once you have all 3 reports mark any information that is incorrect and call Mr. Montoya for an appointment. He will explain the credit reporting process and how to improve your credit score, review & interpret your reports, and show you how to dispute any legitimate errors. Please allow 1.5 hours for your first appointment. HOC residents only.

Call today to make an appointment with
 HOC's Financial Literacy Counselor
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