

Revitalizing neighborhoods & building success

HAVING FINANCIAL DIFFICULTIES?

Mutual Housing offers Free and Confidential In-depth counseling services.

Individual Counseling Services include, but are not limited to:

- 1. Understanding the importance of a Banking Relationship and Banking Tips.
- 2. Budgeting your Household expenses.
- 3. How to prepare and understand your Monthly budget.
- 4. How to prepare a Daily Expense Budget Tracking Sheet and understanding how your spending habits affect your monthly budget plan.
- 5. How to reduce your monthly debt.
- 6. Learn steps to Increase your Income.
- 7. In-depth Money Management counseling.
- 8. How to Read and Understand your Credit Report.
- 9. Awareness of what a Credit Score means and how it affects your future.
- **10.** How to establish Credit.
- 11. Steps for Repairing your Credit.
- **12.** How to rebuild your credit.
- **13.** How to begin savings and/or increase savings.
- 14. How to achieve and maintain financial stability.
- **15. Homebuyer Readiness Counseling.**

Contact: Deborah Broaden to set up your appointment today.

DBroaden@mutualhousing.org or 860-206-5270.

Day and Evening Appointments available.