

**Consumer Credit and Budget Counseling  
d/b/a National Foundation For Debt Management  
Quarterly Education Report Year End 2013**

Consumer Credit and Budget Counseling d/b/a National Foundation for Debt Management (NFDM) focuses its financial education

<b>Education</b>	<b>2013 Q1</b>	<b>2013 Q2</b>	<b>2013 Q3</b>	<b>2013 Q4</b>	<b>2013 YTD</b>
<b>Seminars</b>					
Military	1,023	1,943	4,118	4,384	11,468
Senior Citizens	25	-	-	-	25
Adults 18-49	215	414	736	103	1,468
Students	8	52	-	144	204
Foreclosure Outreach	128	38	210	24	400
<b>Total number of participants</b>	<b>1,399</b>	<b>2,447</b>	<b>5,064</b>	<b>4,655</b>	<b>13,565</b>
<b>Total Seminars</b>	<b>20</b>	<b>31</b>	<b>31</b>	<b>18</b>	<b>100</b>
<b>Credit Counseling</b>					
<b>One-On-One Counseling</b>	<b>111</b>	<b>1,843</b>	<b>2,565</b>	<b>2,679</b>	<b>7,198</b>
<b>Financial Coaching</b>					
Families	-	-	15	17	32
Military	-	-	5	9	14
<b>One-On-One Coaching</b>	<b>-</b>	<b>-</b>	<b>20</b>	<b>26</b>	<b>46</b>
<b>Housing</b>					
HECM Counseling	280	224	486	78	1,068
PCLM (T&I) Foreclosure Counseling	215	274	103	373	965
NJ HomeKeeper	355	371	381	647	1,754
FL Hardest Hit	82	87	94	105	368
NFMC	161	156	224	255	796
New Homebuyer Counseling	10	15	1,170	563	1,758
NCOA Benefits Checkups	495	498	589	452	2,034
<b>Total Housing Counseling</b>	<b>1,598</b>	<b>1,625</b>	<b>3,047</b>	<b>2,473</b>	<b>8,743</b>
<b>Bankruptcy</b>					
PreBankruptcy Budget Counseling	214	212	153	155	734
PostBankruptcy Financial Education	161	141	107	262	671
<b>Total Bankruptcy</b>	<b>375</b>	<b>353</b>	<b>260</b>	<b>417</b>	<b>1,405</b>
<b>Total Educational Activity</b>	<b>3,483</b>	<b>6,268</b>	<b>10,956</b>	<b>10,250</b>	<b>30,957</b>

## Measures of success:

15	Million dollars of foreclosure avoidance grants to clients!
99	New Homebuyers!
100	Seminars on financial literacy held!
204	Students taught the importance of savings and credit!
349	Homes saved from foreclosure through NJ HomeKeeper!
410	Homebuyers brought mortgage current through NFMFC!
995	Seniors helped with tax foreclosures!
1,068	Seniors counseled on Reverse Mortgages!
1,493	Adults and Seniors Improved money management skills!
11,468	Servicemen and Veterans reached with financial advice!
30,935	Clients educated!
1	<i>Very committed agency!</i>

## Outreach Seminar Events and Partners

Alcoholics Anomalous	North Greenwood Aquatic Center
Bay Pines VA Hospital	NRSE Warrior & Family Support-Augusta Convention Center
Boley Center	Ocean City High School
Challenger K-8 Math and Science I	Royal Theater Boys and Girls Club
Clearwater Vet Center	Sulfur Springs Resource Center
Community Action Stops Abuse (CASA)	Suncoast Chapter of Florida Women in Government
Empowerment Christian Elementary	Tampa Police Athletic League
Habitat for Humanity	The Haven
Hale Senior Center	The Spring of Tampa Bay
Largo Pregnancy Center	University of South Florida
Lee Davis NSC	US Army Reserve Base – St. Petersburg
Life Force Cultural Center	West Tampa NSC
Mustard Seed Inn (WestCare)	Wood Valley Boys & Girls Club
National Disabilities Institute (NDI)	Yellow Ribbon Program- Barksdale AFB
Naval Weapons Station	Yellow Ribbon Support
United States Air Force 507/FSS/DPAF	Kimberly Home Pregnancy Resource Center

## Special Program

Super Storm Sandy Activities: NFDI made considerable efforts to help the survivors of Super Storm Sandy put their financial lives back together. NFDI participated in two statewide outreach events that helped reach over 750 families with Sandy related issues.

NFDI was awarded the contract to counsel HALF the New Jersey First Time Homebuyers in the counties affected by Super Storm Sandy, this program offers up to \$50,000 down payment and closing cost assistance. We have received 3,238 applications and we are providing counseling to these clients.