

Consumer Credit and Budget Counseling  
d/b/a National Foundation For Debt Management  
**Quarterly Education and Counseling Report - 3Q 2017**

Consumer Credit and Budget Counseling d/b/a National Foundation for Debt Management (NFDM) focuses its financial education on military personnel and their families through its Warrior Support Services Division. NFDM provides financial education to low to moderate-income consumers through relationships with Habitat for Humanity and other non-profit organizations such as the National Disability Institute and CASA, (see list to follow), and our robust housing education and counseling department. We are proud of our accomplishments and the numbers below show our dedication to financial literacy education and counseling!

| Education                           | 2016<br>YTD  | 2017<br>Q1 | 2017<br>Q2 | 2017<br>Q3 | 2017<br>Q4 | 2017<br>YTD  |
|-------------------------------------|--------------|------------|------------|------------|------------|--------------|
| <b>Seminars</b>                     |              |            |            |            |            |              |
| Adults                              | 2,421        | 325        | 279        | 15         |            | 619          |
| Students                            | 59           | 165        | -          | -          |            | 165          |
| Disaster Victims                    | 374          | 130        | 135        | 92         |            | 357          |
| Foreclosure Outreach                | 956          | 280        | 65         | 150        |            | 495          |
| <b>Total number of participants</b> | <b>8,103</b> | <b>900</b> | <b>479</b> | <b>257</b> |            | <b>1,636</b> |
| <b>Total Seminars</b>               | <b>93</b>    | <b>42</b>  | <b>11</b>  | <b>14</b>  |            | <b>67</b>    |

**Credit Counseling**

|                              |              |              |              |              |  |               |
|------------------------------|--------------|--------------|--------------|--------------|--|---------------|
| <b>One-On-One Counseling</b> | <b>8,265</b> | <b>8,706</b> | <b>8,173</b> | <b>4,957</b> |  | <b>21,836</b> |
|------------------------------|--------------|--------------|--------------|--------------|--|---------------|

**Financial Coaching**

|                            |            |           |           |           |  |           |
|----------------------------|------------|-----------|-----------|-----------|--|-----------|
| Families                   | 153        | 35        | 42        | 19        |  | 96        |
| <b>One-On-One Coaching</b> | <b>143</b> | <b>35</b> | <b>42</b> | <b>19</b> |  | <b>96</b> |

**Housing**

|                                   |              |              |              |              |  |              |
|-----------------------------------|--------------|--------------|--------------|--------------|--|--------------|
| HECM Counseling                   | 987          | 273          | 308          | 474          |  | 1,055        |
| PCLM (T&I) Foreclosure Counseling | 939          | 122          | 134          | 132          |  | 388          |
| NJ Hardest Hit                    | 437          | 149          | 152          | 175          |  | 476          |
| FL Hardest Hit                    | 411          | 116          | 105          | 80           |  | 301          |
| FL Principal Reductions           | 128          | 24           | 25           | 35           |  | 84           |
| NFMC / Financial Capability       | 503          | 232          | 241          | 165          |  | 638          |
| New Homebuyer Counseling          | 369          | 64           | 84           | 175          |  | 323          |
| NCOA Benefits Checkups            | 959          | 226          | 179          | 51           |  | 456          |
| <b>Total Housing Counseling</b>   | <b>4,733</b> | <b>1,206</b> | <b>1,228</b> | <b>1,287</b> |  | <b>3,721</b> |

|                                   |               |               |              |              |  |               |
|-----------------------------------|---------------|---------------|--------------|--------------|--|---------------|
| <b>Total Educational Activity</b> | <b>21,244</b> | <b>10,847</b> | <b>9,922</b> | <b>6,520</b> |  | <b>27,289</b> |
|-----------------------------------|---------------|---------------|--------------|--------------|--|---------------|

**Measures of SUCCESS by the numbers**

|               |   |
|---------------|---|
| <b>2016</b>   |   |
| <b>93</b>     | Seminars on financial literacy held!                                    |
| <b>143</b>    | Families working hard to reach financial goals through Coaching!        |
| <b>369</b>    | New Homebuyers!   |
| <b>282</b>    | Disaster Victims Assisted   |
| <b>939</b>    | Seniors helped with tax foreclosures!                                   |
| <b>956</b>    | Delinquent Homeowner's reached out in the community!                    |
| <b>987</b>    | Seniors counseled on Reverse Mortgages!                                 |
| <b>959</b>    | Made sure Seniors and Service members are receiving ALL their benefits! |
| <b>2,421</b>  | Adults and Seniors Improved money management skills!                    |
| <b>8,265</b>  | One-on-One Credit and Budget Counseling sessions!                       |
| <b>21,244</b> | Clients educated!   |

## Outreach Seminar Events and Partners

|                                     |   |
|-------------------------------------|---|
| Alcoholics Anonymous                | Ocean City High School                  |
| Boley Center                        | Royal Theater Boys and Girls Club       |
| Challenger K-8 Math and Science I   | Sulfur Springs Resource Center          |
| Community Action Stops Abuse (CASA) | Tampa Police Athletic League            |
| Empowerment Christian Elementary    | The Haven                               |
| Habitat for Humanity                | The Spring of Tampa Bay                 |
| Hale Senior Center                  | University of South Florida             |
| Largo Pregnancy Center              | Wood Valley Boys & Girls Club           |
| Lee Davis NSC                       | Kimberly Home Pregnancy Resource Center |
| Life Force Cultural Center          | Family Promises of Cape May County      |
| Mustard Seed Inn (WestCare)         |   |

## Special Programs

Continuing our support of **Super Storm Sandy** Survivors, NFDI was chosen to offer FREE housing counseling in 3 of the 9 affected counties in New Jersey. This counseling includes:

**Sandy Tenant-Based Rental Assistance Program:** Superstorm Sandy caused the displacement of thousands of individuals from their homes. Many of the individuals who were permanently displaced are low and moderate-income. Given the Department of Community Affairs commitment to increasing the availability of affordable rental units, coupled with an increased demand for individual rental assistance, the State developed a program to provide tenant-based rental vouchers

**Sandy Recovery Housing Counseling** - is a service made available through a grant provided by the New Jersey Department of Community Affairs. The program provides free housing guidance to renters and homeowners who were impacted by the storm and lived in one of the nine counties the federal government determined were most affected by Sandy, (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union counties). NFDI is contracted to provide this service in Atlantic, Cape May and Middlesex Counties.

**Low-to-Moderate Income Homeowners Rebuilding Program** This program is designed to provide reconstruction, rehabilitation and elevation assistance to homeowners of low-to-moderate income (LMI) who were impacted by Superstorm Sandy and whose storm-damaged primary residence is located in one of the nine most impacted counties. This program is additionally designed to help LMI homeowners of Limited English Proficiency and owners of manufactured housing units, as well as those LMI homeowners who did not apply for the Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program.

NFDI has been chosen by Florida Housing Agency as the sole housing advisor to the **ELMORE Program - their Elder Mortgage Assistance Program** that assists senior homeowners with a reverse mortgage remain in their homes by providing eligible borrowers up to \$50,000 to bring their property taxes, homeowner's insurance, flood insurance and/or homeowners/condo association dues (property charges) current, to the extent that these property charges have been paid on behalf of the senior homeowner by the servicer of their reverse mortgage. The senior homeowner may also be eligible to have up to 12 months of future property charges paid on their behalf, as well. This program is allowing Florida's elder population to continue to age in their own homes.