

**Consumer Credit and Budget Counseling**  
**d/b/a National Foundation For Debt Management**  
**Education and Counseling Report - 2016**

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!

<b>Education</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>Total</b>
<b>Seminars</b>					
Military	11,468	12,092	9,012	9,032	41,604
Adults	425	48	1,475	2,365	4,313
Students	1,468	2,088	319	27	3,902
Foreclosure Outreach	204	48	772	1,142	2,166
<b>Total number of participants</b>	<b>13,565</b>	<b>14,276</b>	<b>11,578</b>	<b>12,566</b>	<b>51,985</b>
<b>Total Seminars</b>	<b>100</b>	<b>117</b>	<b>109</b>	<b>155</b>	<b>481</b>

**Credit Counseling**

<b>One-On-One Counseling</b>	<b>7,198</b>	<b>15,244</b>	<b>10,094</b>	<b>12,477</b>	<b>45,013</b>
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**Financial Coaching**

Families	32	67	108	266	473
Military	14	37	23	29	103
<b>One-On-One Coaching</b>	<b>46</b>	<b>104</b>	<b>131</b>	<b>239</b>	<b>520</b>

**Housing**

HECM Counseling	1,068	1,494	1,152	1,518	5,232
PCLM (T&I) Foreclosure Counseling	965	456	743	1,458	3,622
NJ Hardest Hit	1,754	185	196	601	2,736
FL Hardest Hit	368	427	412	601	1,808
FL Principal Reductions	-	198	152	181	531
NFMC	796	440	536	519	2,291
New Homebuyer Counseling	1,758	211	475	547	2,991
NCOA Benefits Checkups	2,034	1,951	1,895	1,424	7,304
<b>Total Housing Counseling</b>	<b>8,743</b>	<b>5,362</b>	<b>5,561</b>	<b>6,849</b>	<b>26,515</b>

**Bankruptcy** (Bankruptcy Counseling was discontinued 5/23/2014)

PreBankruptcy Budget Counseling	734	237	-	-	971
PostBankruptcy Financial Education	671	90	-	-	761
<b>Total Bankruptcy</b>	<b>1,405</b>	<b>327</b>	<b>-</b>	<b>-</b>	<b>1,732</b>

<b>Total Educational Activity</b>	<b>30,957</b>	<b>35,313</b>	<b>27,364</b>	<b>32,131</b>	<b>125,765</b>
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## Outreach Seminar Events and Partners

Alcoholics Anonymous	North Greenwood Aquatic Center
Atlantic City Civic Association	NRSE Warrior & Family Support-Augusta Convention Center
Bay Pines VA Hospital	Ocean City High School
Boley Center	Royal Theater Boys and Girls Club
Challenger K-8 Math and Science I	Sulfur Springs Resource Center
Clearwater Vet Center	Suncoast Chapter of Florida Women in Government
Community Action Stops Abuse (CA)	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	US Army Reserve Base – St. Petersburg
Lee Davis NSC	West Tampa NSC
Life Force Cultural Center	Wood Valley Boys & Girls Club
Mustard Seed Inn (WestCare)	Yellow Ribbon Program- Barksdale AFB
National Disabilities Institute (NDI)	Yellow Ribbon Support
Naval Weapons Station	Kimberly Home Pregnancy Resource Center
United States Air Force 507/FSS/DP	Family Promises of Cape May County

## 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

**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.