

Clarifi Programs & Services Guide

One-on-One Counseling

Spending Plan and Credit

- Review income, living expenses and debt
- Create a plan to maintain credit, reduce debt or meet another financial goal

Debt Management

- Review strategies to eliminate or reduce debt
- Work with creditors to lower payments, avoid collection action and reduce/eliminate fees

Credit Report

- Review credit report and scores from three major credit reporting agencies
- Develop an action plan to improve credit and/or maintain good credit

Housing

Pre-Purchase

- Develop an action plan to become a homeowner
- Review budget and credit to determine affordability of a mortgage

Foreclosure Prevention and Mortgage Default

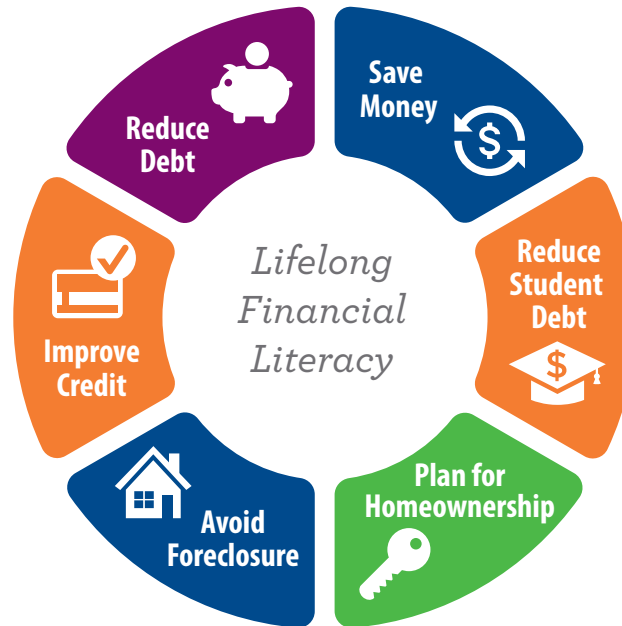
- Review all options to become current on mortgage and avoid foreclosure
- Options may include loan modification, repayment plan, forbearance or other workout solutions

Local Diversion Programs

- Offered in Delaware, New Jersey and in Delaware, Montgomery and Philadelphia Counties in Pennsylvania

Reverse Mortgage (Seniors 62 and older are eligible)

- Review reverse mortgage products, features/benefits, eligibility and alternatives



Education Programs

Financial Smarts

- Workshop topics include developing a spending plan, utilizing banking products, understanding credit reports, homeownership and more
- Offers separate series with topics geared to seniors

FinanciallyHers

- Empowers women to make savvy, informed financial decisions related to family and relationships
- Topics include understanding spending motivations and managing money

Special Programs

Clarifi Boot Camp

- Six-month program combining workshops, counseling and coaching
- Participants are paired with a coach who provides support and motivation

Clarifi Workplace

- Employee benefit program for companies to help their employees achieve financial stability and increase productivity
- Combination of onsite workshops, webinars and one-on-one counseling

Clarifi College

- *Pre-College*: Help families determine how they will pay for college while minimizing student debt
- *Post-College*: Review student loan repayment options and address defaults