

For more detailed information and to apply, call **1-888-842-6328**

For toll-free numbers when overseas, visit **navyfederal.org**

Collect internationally **1-703-255-8837**

Online at **navyfederal.org/pfc**
Or visit a branch

Navy Federal offers free Personal Finance Counseling to assist you with money management. Get help setting up a budget or reallocating your income to accommodate planned or unexpected life events. You don't need to be in debt to take advantage of this free service.

A Variety of Ways to Assist You

Productive Counseling

We'll help you identify personal financial goals and develop a plan to achieve them.

Example: You might want to save for a down payment on a car or are having a hard time putting money away. We'll show you how to set up a budget and stick to it.

Preventive Counseling

Navy Federal will help you evaluate your current financial status as you develop the money management skills you need to avoid future budget problems.

Example: A two-income couple with a baby on the way realizes their financial situation is going to change. We'll help them create a new budget to cover the wife's lost income during maternity leave while allowing them to afford new necessities, such as baby food, diapers and childcare.

Remedial Counseling

If you're experiencing financial problems, we can help you regain control.

Example: A recently divorced man is responsible for repaying all the couple's consumer debts, along with alimony and child support. We can assist with a repayment plan on his Navy Federal debt and refer him to a Debt Management Program, which will contact his creditors and request they accept smaller regular payments until his debt is reduced and/or his income increases. **Note:** This isn't a bill-paying service. It's available only to those whose income allows them to make reduced payments after their debt is reorganized. It's not a solution for those who are insolvent.

Where to Start

Increase Your Knowledge

Knowledge is power, and the more you know about money management and personal finance, the more successful you'll be. For step-by-step information about getting out of debt, improving your credit, budgeting and more, visit **MakingCents** (**makingcents.navyfederal.org**) anytime. You'll find helpful videos, calculators and articles—all designed to help you learn about what you need to meet your personal finance goals.

When you're ready, we're here to provide you with Personal Finance Counseling. Simply call us to set up a session.

Get Organized

To prepare for an individual counseling session, gather your monthly budget information, including household expenses, outstanding debts and paystubs. The more accurate your information is, the better your Navy Federal Financial Counselor can help. Call 1-888-503-7106 between 8 am and 8 pm, EST. You'll need about 45 minutes to discuss your current situation. Once your session is complete, we'll work with our Credit Committee on a plan for making adjustments to your existing accounts.

Take Control

We're confident you'll be successful. With a little discipline and a plan, you'll achieve financial freedom as you develop money management skills and take control of your finances.

Confidentiality

Personal Finance Counseling is purely voluntary and confidential. No report is made that you requested or received counseling. However, if you enroll in a Debt Management Program, credit bureau reporting agencies are advised by your creditors to make any existing or potential creditors aware of your voluntary participation.