

# DOLLARS & SENSE

EDITION 12, VOLUME 3



## Get out of debt and start building wealth with Family Financial Education Foundation.

Debt; a small word that strikes big fear into the heart of many. In today's society, it is almost impossible to stay completely out of debt, but that's no reason to be disheartened. When debt is managed reasonably, and you are creditworthy, it can be a helpful tool to build your life and reach your goals.

Successful debt management is all about balance. But what happens when things start to spiral out of control? Sometimes, despite your best efforts, you may begin to sink into too much debt, and you may need a hand up. That's where Family Financial Education Foundation can help.

We're sure that you didn't just wake up one morning and say, "Today I'm going to bury myself in debt!" Sometimes budgeting and even careful planning are not enough to keep you from find-

ing yourself in serious debt. We can help. We will work with you and your creditors to find an affordable plan, tailor-made for you. You'll be surprised at how quickly you can take control of your finances. And managing your debt now is the surest way to find and keep future wealth.

### Why should you choose FEEF?

Since 1995 Family Financial Education Foundation has helped thousands of people, just like you, eliminate their credit card debt and other unsecured debt in as little as 2 to 5 years.

Family Financial Education Foundation (FEEF) is a Wyoming non-profit 501(c)(3) credit counseling agency that provides educational information, counseling and services to the general

public related to debt management, budgeting, personal finance, financial literacy, healthy saving and spending practices, and the sound use of consumer credit.

Our foundation employs only certified credit counselors that are experts in their field. Our counselors are experienced, courteous and knowledgeable. They take joy in and are devoted to helping each of our clients become and stay financially successful

We are also proud to be a member of the Mountain States Better Business Bureau (our rating with the BBB is A+) and the Financial Counseling Association of America (FCAA).

Through our association with FCAA, FEEF connects with other credit counseling agencies and counselors, debt management organizations, personal finance educators, consumer lawyers, and many others to help individuals and families realize their goals to be-

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come free of debt and create a brighter and more stable financial future.

When you choose to work with FFEF and their caring staff of certified counselors, you will get a tailor-made plan to get you back on the right financial track. Want to know how FFEF can help you? Let's take a look at the many beneficial services and programs that we have to offer.

## FFEF's Credit Counseling and Debt Management Services

### Debt Management Plan:

Credit card debt can get out of control quickly. This debt is particularly a problem if you have more money going out than coming in. FFEF has a solution to manage your out-of-control credit card debt through our Debt Management Program. This service was created to help our clients eliminate credit card debt. We do this through a variety of ways. Some of those ways include.

- Reducing interest rates to a low fixed rate
- Lowering monthly payments
- Stopping harassing collection calls
- Consolidating debts into one low monthly payment

When you sign up for our Debt Management Program, you will be amazed at how fast we can help you eliminate

your credit card debt, reduce your credit card interest rates, and get you on the road to a debt-free life. Once the lowest creditor balance is paid off, the money that was going to that account is added to (or rolled up) to the payment of the creditor with the next lowest balance.

Our Debt Management Program can free you from the bondage of credit card debt and change the course of your financial future.

### My Credit Plan:

Did you know that raising your credit score by as little as one credit point could save you thousands in extra fees? Let's face it; your credit score has a huge impact on your life. It affects things such as your loan interest rates, insurance premiums, and how much you can borrow. FFEF has created a superior way to help you understand and improve your credit score through the My Credit Plan program.

With this program, FFEF will help you have a better understanding of your

credit and how it works. The My Credit Plan program will teach you how to improve your credit score and how to dispute inaccurate information.

FFEF will help you analyze your 3-bureau credit report, provide solutions to improve your score and help you learn your potential loan qualifications.

You will learn how to improve your credit score by answering the following four critical questions.

- Which accounts should you close
- Which accounts should you open
- Which accounts should you leave open and use
- Which accounts should you pay down

More importantly, FFEF will review your credit report with you, line by line, to ensure the accuracy of what is being reported and will teach you how to read and understand your credit report. If there is inaccurate information, FFEF will show you how to write dispute letters, and necessary steps to take, to get this incorrect information removed from your credit report.

### Resolving Disputes:

Sometimes creditors can be hard to deal with. If you are having problems working with your creditors and don't feel like you are getting anywhere, call us. We have decades of experience working as an impartial third party with your creditors to create a resolution for you.

### PayAccel-Accelerated Debt Pay Off/Wealth Builder Program:

Who doesn't like the idea of paying off debt faster? After all, the sooner you can get out of debt, the sooner you can start saving! Let FFEF get you out of debt with its PayAccel Program.

Simplify your life with one easy monthly payment that will always be paid on time. FFEF counselors can set you up with a single monthly payment that will cover all of your bills and make sure your payments go out on time. Stop worrying about missing a bill, or the last minute stress of running checks to the post office, so they'll arrive on time. FFEF will make sure that all of your outstanding bills are paid on-time and in full.

The PayAccel program works through a process called "Rollup." What is

## Our Mission

The mission of Family Financial Education Foundation (FFEF) is to strengthen and support low to moderate income individuals, families, and communities by teaching them how to apply sound money management skills by providing free customized financial education, counseling, debt management programs and other related services.



## Our Quality Policy Statement

We are fully committed to providing quality education, training, and services to consumers regarding critical money-management skills as a foundation for their making wise financial decisions that will culminate in becoming and living debt free. We are also dedicated to the continual improvement of the FFEF quality management system including employee training, education, and communication and to the realization of the highest standard of corporate excellence.

Rollup? Quite simply, it is the process that will help you realize a debt-free life, sooner. Here is how the rollup process works:

FFEF sends your agreed-upon payment to them for you every month. Your bills are regularly paid and on time, and multiple creditors are taken care of with only a single payment from you.

Once the lowest creditor balance is paid off, the money that was going to that account is added to (or rolled up) to the payment of the creditor with the next lowest balance. This process is simple, but it is one of the greatest advantages of our program and an incredibly effective tool in lowering your total interest costs.

Through FFEF's rollup payment plans you can not only be debt free in less than half the time, you would be under a standard payoff plan, but you can also start putting interest to work for you.

If you take the same amount of money that you would have been paying toward your debts for the remainder of the time that the FFEF payment plan saves you, you can exponentially increase your wealth.

Rollup accelerates your payments, shortens the time you are in debt, and significantly decreases the amount of money you will pay before you are debt free. It is quite simply the fastest way

to financial freedom. Call us to find out just how easy it is to not only get out of debt but save for the future!

### Budget Planning:

FFEF provides budget planning that goes above and beyond other credit

counseling services by creating a detailed and comprehensive budget, tailor-made for each client. We understand that people who are in control of their finances are people who can account for their money. They plan ahead for needed cash, and they reserve money for foreseen as well unforeseen circumstances. They organize their finances in much the same way that businesses do their financial planning.

Far too many families live paycheck to paycheck without any plan. One of the greatest benefits of a budget is not financial. It is emotional. There is an enormous psychological lift given to those who think through their financial needs and establish a budget to get where they want to go. Work with our counselors to create a budget that is perfect for you and your family. Having control of your finances is one of the fastest ways to find peace in life.

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## FFEF offers great educational resources to help anyone with their finances — completely free!

**Check out some of the resources available online for free through Family Financial Education Foundation and their partner Access Education.**

**Monthly Newsletters**—Read timely articles on a variety of financial and lifestyle topics:  
[www.accesseducation.org/FFEFnews/](http://www.accesseducation.org/FFEFnews/)

**Facebook Page and Blog**—Visit our social media pages for great weekly tools: [www.ffef.org/ffefblog/](http://www.ffef.org/ffefblog/)

**Financial Fitness Workbooks**—A set of three hands on workbooks to get you started on a brighter financial future:  
[www.accesseducation.org/workbooks.htm](http://www.accesseducation.org/workbooks.htm)

**Family Financial Training Course**—A 12 book series on financial topics to improve your life:  
[www.accesseducation.org/bookseries.htm](http://www.accesseducation.org/bookseries.htm)

**Links and Resources**—Links to a number of helpful financial sites and calculators: [www.ffef.org/resources.aspx](http://www.ffef.org/resources.aspx)

## Get out of debt and start building wealth with Family Financial Education Foundation.

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### SSI Representative Payee Program:

Sometimes, for a variety of reasons, people are incapable of managing Social Security or SSI payments. Family Financial Education Foundation offers payee services and financial education for individuals receiving benefits from government and private groups who are disabled, suffering from illness or addiction, or are unable to manage their funds.

Starting in the fall of 2015 Family Financial Education Foundation, based in Evanston, WY has been designated as a Social Security Administration approved representative payee company for individuals in need of Social Security, Veterans Affairs, or pension fund management and representation because of age, illness, addiction or physical or mental disability.

FFEF has offered financial representation to clients nationwide since 1995 and is well prepared to provide this service as a regional provider for the Representative Payee Program. This program is certified by the Social Security Administration. Individuals may be referred by their health care providers, case managers, or guardians. Individuals may also directly request our services.

Our representatives develop a close working relationship with clients and their social service case managers or advocates and their creditors and other agencies.

### Pre and Post-Bankruptcy Training:

Perhaps you have found yourself in a position where filing for bankruptcy is your only option. Although the process can seem intimidating and complicated, we can help! Family Financial Education Foundations offers federally

approved Pre- and Post- Bankruptcy Training and our counselors will assist you along the way. To begin the program, please contact our counselors for application information and to set up your personal account with the program.

- Pre-Bankruptcy Course
- Post-Bankruptcy Course
- Knowledgeable certified credit counselors
- Approved by the US Bankruptcy Trustee
- Online or over-the-phone counseling
- Free Financial Education

### When your financial future is at stake, choose the best!

When choosing FFEF, you can rest assured that you are working with the best. In fact, Family Financial Education Foundation (FFEF) was one in a group of 65 consumer credit counseling agencies that were the first to be audited under a new initiative of the Internal Revenue Service. At this time, only 3 of these 65 agencies have been approved to retain their nonprofit, tax-exempt status.

We are proud to say that FFEF is one of those three agencies! On March 13, 2008, FFEF received a letter from the IRS stating that we continue to qualify as a 501(c)(3) and that the IRS accepted our return as filed. Dozens of other consumer credit counseling agencies continue to be audited by the IRS, and it will be some time before these audits are completed.

To bypass the restrictions initiated by the IRS, many of these agencies have become "for profit," which means they will have fewer regulations and restrictions.

And FFEF is rated by Dun and Bradstreet (#93-987-3576) and has a \$1,000,000 fidelity bond and numerous

state-required surety bonds totaling more than \$1,500,000. FFEF adheres to the Industry Code of Practice established by industry trade associations, creditors, and regulatory government agencies and has a Quality Management System that complies and is certified to ISO 9001:2008, a recognized international standard for quality.

It is time to reduce your stress and get back to living. Let Family Financial Education Foundation help you get out of debt and start building your wealth! Ready to get started? It's easy! Get a free online or phone consultation by calling (877) 789-4171 or going to [www.ffef.org](http://www.ffef.org). Don't delay, get financial freedom today!

### Education for Financial Success

If you know others who could benefit from our services, pass this information on to them.

877-292-8444  
[www.ffef.org](http://www.ffef.org)

- Free counseling & education
- Credit score review
- Financial analysis
- Debt management
- Retirement planning
- Bankruptcy information
- Monthly bill pay



### Family Financial Education Foundation

ACCESS EDUCATION SYSTEMS

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Evanston, WY 82930

contact: (877) 789-4175

[www.ffef.org](http://www.ffef.org) | [info@ffef.org](mailto:info@ffef.org)

Monday-Friday: 7:00 a.m.-6:00 p.m.

Saturday: 8:00 a.m.-12:00 noon



If you know of someone who would benefit from this information, please pass this newsletter along.

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For more information about our services or how we can help you with your debt management program, please contact Family Financial Education Foundation at [www.ffef.org](http://www.ffef.org).