



## Improve Your Financial Picture

### Financial Counseling

The financial health and well-being of any community is important to all of us. Each of us need reputable advice when it comes to money and debt. Our HUD-certified Financial Counselors are a trained resource that is available to discuss and advise you on improving your individual financial situation. We are trained in areas of consumer credit, money, budgeting and debt management.

### Debt and Money Management Assessment

We can help you assess your debt and money management practices. We'll make suggestions you can implement to improve over time and help you achieve your financial goals.

### Developing a Budget

Learning to create a budget that functions and provides the flexibility to keep you moving toward your financial goals is essential. Having a solid working budget can position you to achieve improving financial stability, lowering debt, and preparing for emergencies in a way that your financial stability is not thrown off track..

### Your Credit Score and Report

Credit is essential to each of us. We'll help you identify ways to improve your credit worthiness and raise your credit scores. Building and maintaining good credit scores will help your financial position.

## Debt Management Plan

Many people get into too much debt and it can easily create stress and unhealthy financial management. We'll help you understand how to create and implement a debt management plan that sets you on the right course.

## Cost for our Services

Your counseling session is completely confidential and we do not report the information to any creditors or the credit bureaus. Your first visit is only \$35.00. Let us help you get back on your feet and moving toward a bright financial future.

## About us

Neighborhood Housing Services of Provo, doing business as NeighborWorks Mountain Country Home Solutions, is a 501 (c) (3) nonprofit organization that has been providing vital community services since 1992. In the early days, our focus was on owner occupied home improvement loans, community volunteer clean up and volunteer home painting events. We have since evolved into building affordable homes, purchase, rehabilitation and resale of dilapidated homes, and have become the first successful nonprofit mortgage lender in the state of Utah.

Our community services include foreclosure avoidance and remediation counseling, homebuyer education classes, credit restoration counseling, rental services, homeownership opportunities, and community event planning.

Our strategic and business plans aid us in aligning ourselves better with the current economic conditions of our great state. As a private nonprofit organization, we pride ourselves in maintaining the flexibility to adjust to the current and most urgent needs of our fellow constituents, including expanding our service area to the greater portion of Central Utah, in all business lines and consulting services for partner agencies.



Improving homes, neighborhoods,  
and communities for over 25 years.

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suncountryhomesolutions.org