



# Your Guide to Financial Fitness

We know that managing your money can sometimes seem overwhelming. That is why Texas Legal has partnered with BALANCE to offer a financial fitness program. Through this partnership, you can take advantage of free and confidential financial counseling services:

## Financial Coach Hotline

Have money management or credit questions? Our Certified Financial Coaches are standing by with answers.

## Debt and Budget Counseling

Speak with a Certified Credit Counselor and create an action plan to reach your financial goals. You can learn the basics of personal finance with the BalanceTrack education modules. You can create a budget plan that helps you achieve your financial goals with MyBalance: A Budget Tool from BALANCE.

## Credit Report Review

A Certified Credit Counselor will guide you through your credit report, go over credit reporting regulations, and show you how to correct inaccuracies.

## Home Ownership Education

Our Certified Counselors can help you from pre-purchase counseling to foreclosure prevention. Topics include credit scores, saving for a down payment, mortgages, and more. We'll help you take the next step with your homeownership journey.

## Debt Management Plan

If you're overwhelmed with debt, we can consolidate bills to streamline repayment. Best of all, creditors may be willing to lower payments and/or reduce or even eliminate interest and fees.

## Foreclosure Prevention Counseling

If you're struggling with mortgage payments, or fear you may be unable to pay in the future, contact us. Our Certified Foreclosure Specialists provide early delinquency intervention counseling, and can explore your options.

## Student Loan Coaching

Our student loan counselors speak the language of student loan financing fluently. We can help guide you through the different programs available. If you have student loans, we can do a comprehensive review, provide recommendations on how to address outstanding loans, help you how address defaulted student loans and more.

## Rental Coaching

Our specialized rental counselors can help you calculate an affordable rent, educate you on lease agreements and basic tenant rights. We also offer free education on building credit and becoming a desirable tenant.

Call BALANCE toll-free:\* 888.456.2227

Explore educational resources online:  
[texaslegal.balancepro.org](http://texaslegal.balancepro.org)

\* You will need your Texas Legal subscriber ID number when you call BALANCE to confirm coverage.



# BALANCE has the answers

## Basics of Personal Finance

- I'm having trouble paying my bills and I can't get a consolidation loan. What can I do?
- How can I design a realistic budget to achieve my financial goals?
- I just got notice that my wages will be garnished. What can I do?
- What are my options for getting out of debt?
- How can I get a copy of my credit report?
- My child will be going to college in a few years. How can I plan for it now?
- How can I remove inaccurate information from my credit report?
- What's the difference between a Roth IRA and a traditional IRA?
- I think I may be a victim of identity theft. What should I do?
- I want to buy a home in the next few years. What can I do to be financially-prepared?
- I am getting a divorce. Who is responsible for bills and how will this affect my credit?
- What do lenders look at when approving a mortgage loan application?

## Online Educational Resources

Mastering your money just got easier with the library of educational resources on our website. You'll find short articles on a wide range of personal finance topics. You'll also find more in-depth programs and podcasts on topics ranging from money management to identity theft, to planning for the future. Want to know how long it will take to pay off your credit card, or how much you need to save per paycheck to get a down payment for a house? Use the financial calculators to get answers.

Contact a Certified Counselor by calling 888.456.2227\* or get more information online by visiting [texaslegal.balancepro.org](http://texaslegal.balancepro.org).

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