

Debt Free... Feels Great!

Credit — It's Critical

Whether you are an individual, a professional or a business, having good credit or maintaining your good credit rating is critical. There are many reasons why your credit rating may be blemished or damaged.

Regardless of reason, **A New Horizon** can assist you in more efficiently and effectively managing your personal or professional finances, helping you to rebuild your credit, avoid bankruptcy, prevent judgments, liens, garnishment and foreclosure or other creditor or court-related actions.



An Industry Leader

Established in 1978, **A New Horizon** is a licensed, bonded and insured, nonprofit organization with an independent contractor and broker network of more than 200 people, in dozens of offices across the United States. We have assisted thousands of individuals, professionals

and businesses around the world to consolidate or reduce debt, avoid bankruptcy, rebuild credit, improving finances while enhancing their lives.

Professional and Personal

We offer a full range of credit counseling services from debt management and consolidation to financial consulting. Our professional counselors are experienced experts and empathetic when it comes to understanding your financial circumstances and developing a financial plan to meet your needs.

The Difference You Need

Unlike other credit counseling agencies, to become **A New Horizon** client there are no minimum or maximum financial requirements in the amount of your indebtedness. We work with virtually anyone with debt, regardless of amount, or personal income, who is willing and able to make a payment plan and who is committed to that plan.

Life Made Easier

Compared to other credit counseling companies our research and clients reveal that **A New Horizon** can often negotiate better terms with creditors — lower interest rates, waived late fees and penalties and lower aggregate monthly payments, in most cases up to 60% less.

Having or maintaing good credit is critical.

Credit Cards — The Double-Edged Sword

Credit cards, if not properly managed, can place an individual in financial jeopardy. Without them, it's difficult to function in today's society. Try buying a car or home without good credit — you can't. Or try making travel arrangements, renting a car, hotel room or purchasing goods or services by phone or via the Internet without a credit card — you can't. Unlike other credit counseling companies, when you become a client of **A New Horizon**, you don't have to freeze or terminate all your credit cards.



Rebuild Your Credit

Starting today, **A New Horizon** can intervene on your behalf with creditors and implement a plan that will help you to rebuild your credit. If you're thinking about bankruptcy, we can help you avoid taking this drastic financial step. Through our established relationships with credit card company's, financial institutions and creditors across the country and around the world, our financial experts work with you to develop a personal financial plan that will satisfy your creditors and meet your financial needs.

We develop a plan that meets your needs.

Creditors and Counseling Agencies

Why do creditors work with credit counseling agencies?

There are a number of reasons. First and foremost, **A New Horizon** has an established reputation in the industry and understands the "guidelines" established by department stores, credit card companies, financial institutions and other creditors. Furthermore, in addition to demonstrating 'good will' with customers, a company's participation in the credit counseling effort is seen as an indication that your company is not a 'heartless bad guy' who is anxious to 'harm the consumer' — especially during a time when an individual might be suffering from a financial hardship.

The Debt Game

There's no shame in the debt game.

Spend more than you make? Join the crowd. Most people spend more money than they earn and they do it using some form of credit, whether it's a personal bank loan, first or second mortgage or credit cards. Credit is good if managed properly, but credit can be devastating to individuals, families and businesses when spending is not monitored, payments are not made regularly and income is insufficient to carry mounting debt loads.

'Debt-tistics'

Here's a look at the spending habits of most Americans.



A 1992 Federal Reserve study showed that 43% of U.S. families spent more than they earned.



A 1995 Federal Reserve study showed that 92% of U.S. families disposable income is spent on paying debts.



A 1996 survey showed that for the first time in a twelve-month period, personal bankruptcies totaled more than 1 million; almost one bankruptcy for every 100 households.



The average household has four credit cards with balances of approximately \$4,800.












At the average annual interest rate of 17%, making minimum payments, it would take nearly 40 years to pay off the average American credit card balance of \$4,800.



Americans pay nearly \$11,000 in interest alone on the average \$4,800 credit card balance.

Credit Counseling — Are You a Candidate?





You don't have to have bad credit, or be on the verge of liens, foreclose, judgments, bankruptcy, or any other seriously impending financial crisis to use **A New Horizon**. If one or more of the following situations apply to your circumstances, then credit counseling can help.

-  Do you find it impossible to reduce the balances on your credit cards?
-  Pay only the minimums on your credit cards?
-  Miss credit card payments?
-  Use one credit card to pay another?
-  Find it impossible to save money?
-  Borrow from friends and relatives to cover basic expenses?
-  Hope that checks you've written won't clear the bank before payday?
-  Hate keeping track of all your credit card and household bill paying?
-  Panic when faced with an unexpected expense, such as car or house repairs?



Credit Counseling Counts

If you are currently behind in your bills, are consistently late in making payments, and are feeling the stress of insurmountable financial pressures, **A New Horizon** can help in a variety of ways. In the short term we can accomplish the following:

-  Virtually eliminate the harassment from persistent creditors
-  Prevent foreclosure, judgments, liens, repossession and legal action
-  Avoid garnishments, bankruptcy, late charges and penalties
-  Eliminate or reduce interest rates, negotiate the waiver of late fees and reduced monthly payments up to 60%!

***We CAN help you
avoid bankruptcy.***

Families and Finances

It's a sad, but staggering statistic — fifty percent of all American marriages end in divorce. Money pressure can be a tremendous and vicious wedge in a family, not only between mates, but children in the household as well. Financial stress can and often does cause people to act differently. Yelling, screaming, short tempers, tension, anxiety and insomnia are just some of the characteristics associated with money troubles.

Not Enough Money

It's difficult enough raising a family, it's even harder with money pressures and income shortfalls to cover expenses or sometimes even basic household necessities.

Not having enough money to go out to dinner can be frustrating, but not having enough money to pay your utility bill is downright frightening. Our credit counselors are professionals who can offer advice that will not only improve your financial situation, but perhaps your family situation as well.



Home Ownership

Take the first step toward opening your own front door.

All too often, when a person is 'denied' a mortgage on a home loan application, it is frequently due to a poor or unsatisfactory credit rating. Over the years, we have successfully helped people rebuild or repair their credit so that they may ultimately enjoy the satisfaction of achieving the ultimate American dream — home ownership.

Your Dream Come True

Through our experience and success we have become intimately familiar with all of the subtleties and nuances of the home loan application process. We work closely

Our not-for-profit status allows us to negotiate better deals and terms with creditors than any member of the public.

with mortgage companies, banks and other financial entities and institutions to facilitate the loan and application process and where possible provide expert counsel to those seeking home ownership and assistance in helping people to become homeowners.

Down Payment Assistance Program

Our successful experience with the gamut of financial institutions, homeowners and those wishing to become homeowners, has provided us with unique expertise for those seeking homeownership. For those who do not have enough capital for a home deposit, **A New Horizon** can offer Down payment Assistance for home buyers through a not-so-well-known government program. This HUD/FHA program allows us to offer you 'down payment assistance' in the form of a 'gift' and provides you the opportunity to own your own home.

Bankruptcy Alternative Team (BAT)

*This division of **A New Horizon** is known as The BAT Team.*

While the dynamic duo may have been the best crime fighters Gotham has ever seen, the BAT Team at **A New Horizon** are the advocates you need to rebuild your credit. If you're thinking about bankruptcy, think again.

Financial Suicide

Declaring bankruptcy is a virtual financial suicide. It affects your credit for ten years and impedes if not altogether prevents you from advancing in your personal or professional life. It can and most likely will prevent you from being able to buy a car, a home, or sometimes even lease an apartment. Potential employers often times run credit checks, and a bankruptcy report certainly doesn't enhance your chances of landing that job you want.

You Have Choices

If you're at the end of your financial wits and believe there is no where else to go, with no alternatives, turn to The BAT Team. The BAT Team can recommend a series of steps and alternative measures you can take to save your financial future. We work with all your creditors to establish a payment plan at rates often times from 10 to 60 percent less than the owed amount, and all the while avoiding filing bankruptcy.

Special Needs Department

Garnishments, Liens, Judgments, Repossession, Foreclosure

Our Special Needs Department experts are trained to work specifically with those individuals who are literally inches away from reaching the bottom of the financial barrel. In cases involving impending garnishment, liens, judgment, repossession or foreclosure, our non-profit status serves as a coat of protective armor on your behalf, deflecting harassment from attorneys, creditors, collectors and others associated with efforts to collect a debt or the enforcement of a court order. Intervention by **A New Horizon** can result in the creation of a payment plan and the elimination of further legal action, penalties or fees.

A New Horizon can often reduce your total monthly payments up to 60%.

Settlements

You have an outstanding debt and you just want to get rid of it and finally make it go away. Perhaps you have had a financial windfall, an inheritance, a fat tax return, or maybe even won the lottery. If so, we can help you settle your outstanding debts. Often times accounts can be settled for a small percentage of the outstanding value of the debt. Depending upon circumstances, it's possible to save up to 60% of the amount of the outstanding debt.

Corporate Accounts

Businesses can run into financial trouble too.

Corporate credit counseling is more complicated than personal credit counseling. With so many vendors, contractors and employees and 30, 60 or 90 days pay terms, it's easy to lose track of finances and spend money you don't have. Before your name, reputation and business become tarnished by your failure to pay bills on a timely basis or your inability to live up to terms, **A New Horizon** can negotiate terms that will generally satisfy creditors without the owner or business losing everything they have worked so hard to build.

Quality Assistance Department

Our staff of credit counseling professionals is dedicated to ensuring that your case and your credit situation are handled efficiently and expediently. Our mission is to preserve or restore your good credit, helping you to ultimately become debt free. These goals are reflected in our commitment to providing you with the highest levels of customer service. Our Quality Assistance Department maintains contact with every new client ensuring that your needs or questions are being met, that you are completely satisfied or that your expectations are in the process of being fulfilled.



**Your Future
IS Bright.**

A New Horizon
Credit Counseling Services, Inc.



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