

BEAT THE ODDS

WITH HOUSING COUNSELING

Homeowner's
net worth
36X
greater than renter's.

– Federal Reserve (2013)

AM I READY TO BUY A HOUSE?



Housing
Counseling
may be the
answer.

One-third of first-time
homebuyers underestimate
their total household debt.

HOUSING COUSELING PROVIDES EXPERT ADVICE TO HELP YOU:

- Create Manageable Budgets
- Set Realistic Financial Goals
- Improve Your Credit Score
- Avoid Delinquency on Debt

DOES HOUSING COUNSELING WORK?

Borrowers who use HUD-Approved
Housing Counseling:



283%
more likely
to receive
loan modifications

IN 2015, HUD HOUSING COUNSELING HELPED:

Prevent **92,000+** Foreclosures

Improve **178,000+** Finances

Create **403,000+** Budgets

Counsel **over 1.3 million** Households

WHERE DO I START?

Call **1-800-569-4287** or visit
HUD.gov to find an agency in your
community

**Over 2,000 HUD
Approved Agencies**