

**Express Credit Union offers free Personal Finance Counseling to support you on your financial journey.**

Our licensed counselors can assist with creating a budget, improving your credit score, managing unexpected life events, and setting concrete steps toward your financial goals, and more.

This service is available to all members, regardless of financial situation—you don't need to be in financial distress to benefit.

## WHERE TO START

Simply follow the QR code below or call our number to schedule a time with a financial counselor, and they'll reach out to guide you through the next steps.



## WAYS WE CAN HELP

### Productive Counseling

We'll help you identify and achieve personal financial goals through a structured, actionable plan.

Example: A recent college graduate may want to save for a car down payment or struggles to begin investing. We'll assist with setting a budget they can stick to and teach essential steps for building a future-focused investment plan.

### Preventative Counseling

Our counselors will evaluate your current financial situation and help develop money management skills to avoid potential future challenges.

Example: A two-income couple expecting a baby knows their finances will shift. We'll help them create a budget to manage the loss of one income during maternity leave while covering new expenses like baby supplies, diapers, and childcare.

### Remedial Counseling

If you're facing financial challenges, we can help you regain control.

Example: A recently divorced man may now be solely responsible for repaying shared debts, alimony, and child support. We can assist him in establishing a repayment plan for his ECU debt and connect him with a Debt Management Program for support with external creditors.

Note: This isn't a bill-paying service. It's available to those who can make reduced payments after debt reorganization and is not a solution for individuals who are insolvent.



Schedule your FREE appointment today | 206-622-1850