

FREE ONE-ON-ONE PERSONALIZED FINANCIAL COACHING

FEELING STRESSED?

High student debt?

Low credit score?

Too many bills?

WE CAN HELP!



**NEW JERSEY
CITIZEN ACTION
EDUCATION FUND**

Phone: 973.273.0315 • Email: Coach@njcitizenaction.org • www.njcaef.org

Who Are We?

Founded in 1983, **New Jersey Citizen Action Education Fund** (NJCAEF) is a nonprofit organization that works to empower low- and moderate-income people through free financial skills-building education, outreach and counseling programs.

How Can We Help You?

**Are you tired of living paycheck-to-paycheck?
Are you struggling with bills and/or student loan debt?**

Our free Financial Coaching is personalized and designed to help you set goals, make a plan and build the habits to manage your finances effectively. Our financial coaches will work to:

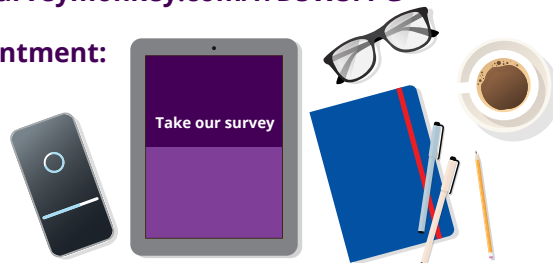
- **Improve your credit score**
- **Reduce your debt**
- **Build your savings**
- **Assist with student debt**
- **Determine and reach your goals**



How To Get Started

Take our survey at: www.surveymonkey.com/r/D5W5FPG

**Or call us to make an appointment:
973.273.0315**



Our success stories!

Yvonne's long term goal is home ownership.

She is not ready for NJCAEF's First Time Home Owner program. However, Financial Coaching helps her build the habits she needs for money management no matter her future goals. Disputing credit report items and addressing collections has helped increase her credit score. She's taken on a second job to reduce her debt. She's saving for the future and this will increase as her debt is paid off.



Guillermo is a college graduate who has not found

a job in his field. He's struggling to pay back his student loans especially since he has started a family. Recently, Guillermo's tax refund was garnished. He began Financial Coaching and we helped him find his way through the student loan system to a better payment process. Because of Financial Coaching Guillermo has learned to live within his means, reduce stress and make ends meet.



Rose has been struggling with credit card debt.

She heard about Financial Coaching at her job. We helped Rose create a budget and recognize her spending habits. She made changes to lifestyle and was able to reduce her spending. Once her budget was balanced she tackled debt by using the tools we offered. Now Rose uses her budget, not credit cards to determine her spending. Within three years she is saving money and is debt-free.



What Folks Are Saying About Us!

“Thank you so much, you don’t even know how these sessions are really helping me to see clear my financial situation and how to work to make it better.”

– Bank Staff, Wayne, NJ

“As a leader of a non-profit, I am always looking for ways to show my staff how much their hard work is appreciated. Many of our employees are raising children, working more than one job, going to school, or paying off student loans. Self-care is so important in this field; by asking NJ Citizen Action to provide workshops and individual financial counseling, I was able to provide a service that gave people an opportunity to review their personal goals and develop a plan to reduce their financial stressors. I highly recommend NJ Citizen Action.”

– Nonprofit CEO, Secaucus, NJ

“I’ve learned how to live without the financial crisis.”

– Social Worker, Jersey City, NJ

“I was able to narrow down and identify my financial goals and also reach them in such a short time! What was helpful was learning tools that worked for me and truly develop the confidence I needed.”

– Entrepreneur, Newark, NJ



**NEW JERSEY
CITIZEN ACTION
EDUCATION FUND**