



Financial Wellness THAT WORKS FOR YOU

Life has a way of throwing unexpected financial roadblocks, detours and potholes in our path. These might be large medical bills, car or home repairs, a death in the family, loss of a job or expensive legal situations. When dealing with financial challenges, **Clarifi** can help empower individuals to achieve financial resilience and positively impact their communities.

How Clarifi Works

- 1. Make an appointment:** The first step is usually the hardest, but in this case it's easy. No matter what your challenge, or even if you're not sure what your challenge is, make an appointment and we'll talk through it.
- 2. Intake:** All of our counseling is grounded in empathy. We want to understand what's going on in your financial life. We'll ask you questions about your goals, your challenges, and your current situation.
- 3. Creating an action plan:** Once we know what you're working towards, our certified financial counselors will help you create an Action Plan: a written, step by step guide to reaching your financial goals.
- 4. Checking in:** An Action Plan is your roadmap, but it still helps to have a friend along the way. Our counselors care about your goals, so we check in regularly to make sure you're on track and to help you with whatever else you may need.
- 5. Repeat as needed:** Reaching our financial goals is usually not easy. We're here to help you no matter how much help you need - which is why there are no caps on the number of sessions you have with one of our counselors.

Getting Started

By connecting with Clarifi, you can take the first step towards:

- Improving your credit
- Establishing a budget
- Reducing and eliminating debt
- Creating an emergency savings fund
- Developing a plan for homeownership

For more information and to schedule an appointment, call **267.765.2745** or visit **www.clarifi.org**.