

About Cambridge Credit Counseling

At Cambridge, we've been helping people achieve financial freedom for over 25 years. We offer a suite of services to help with nearly every source of consumer debt.

We believe that assisting consumers with financial challenges goes far beyond simply getting them out of debt. Our holistic approach gives people access to a wide variety of services, including debt management, student loan counseling, foreclosure intervention, rental counseling, first-time homebuyer courses, bankruptcy counseling and reverse mortgage counseling.

We are licensed or approved to conduct business in every state and have more than 40 nationally certified counselors on staff, most of whom are cross-certified to provide assistance in several areas to meet the needs of consumers.

The average tenure of our staff is almost 15 years, making Cambridge one of the most experienced agencies with the most dedicated staff in our profession.

We invite you to learn more about the many ways that Cambridge is helping people like you achieve financial freedom every day!

Committed to Quality

Cambridge is committed to providing the highest level of quality in all aspects of the services we provide. Cambridge is registered to the ISO 9001 quality standard, a certification that we've maintained for more than 20 years. We are fully committed to continually improving the quality of our services.

The Cambridge Mission

Cambridge is committed to helping individuals and families resolve their financial challenges. We offer a comprehensive suite of solutions to assist with unsecured debts, housing issues and student loans.



Life is just better without debt.

NON-PROFIT DEBT ASSISTANCE PROGRAMS

★ 10% DISCOUNT ★

Proud partner of



MEMBERSHIP BENEFITS PROGRAM

Striving for excellence!

Proud members of



Cambridge Credit Counseling Corp.
67 Hunt Street
Agawam, MA 01001



Cambridge is a proud partner of the PEF Membership Benefits Program and we are committed to helping PEF members, retirees and their families resolve their debt issues.



www.cambridge-credit.org/PEF

Safe, non-profit debt solutions for PEF members, retirees and their families

Cambridge is proud to have partnered with the **PEF Membership Benefits Program** to make our relief services available to PEF members, retirees and their families at discounted rates.

We offer a menu of programs and services to PEF members, retirees and family members to help them reduce or eliminate debt, resolve housing issues, and obtain valuable financial education and counseling from our nationally certified counselors.



STUDENT LOAN COUNSELING

Student loan counseling can help ensure that borrowers are aware of all their federal student loan options, before they've borrowed or while they're in repayment. Our student loan services include:

- ✔ Free counseling to help you manage your loans
- ✔ Free live webinars and seminars with extensive Q&A
- ✔ Information about all federal repayment plans and public service loan forgiveness
- ✔ Updates about the loan forgiveness waiver opportunity

PEF members, retirees and their families will also have discounted access to an online student solutions portal (a one-time fee of \$21.95) to help you make decisions in your best interest. Though we prefer that you learn how to manage your loans independently, members may request our help in preparing student loan documents. The fee for this service is \$195. We can also conduct an annual review of your situation for just \$49.

Discounted access to our non-profit programs and services

Our partnership with the **PEF Membership Benefits Program** allows us to offer PEF members, retirees and their families special discounts on our already low non-profit fees.

Our financial education resources and credit counseling services are always free, but you'll save 10% on all fees when enrolling in our debt management program and 20% on our student loan document preparation services.



CREDIT COUNSELING

When you contact Cambridge, our counselors will have a confidential discussion with you about your financial goals and the circumstances that led to your need for assistance. Through this free debt analysis, our counselors will:

- ✔ Understand your unique circumstances and your financial goals
- ✔ Identify your income and all of your expenses
- ✔ Recommend ways to help you create or revise your household budget
- ✔ Advise you about your options, including the services that may be available to assist you

For more information about credit counseling, or to schedule a one-on-one debt review with a certified counselor, call 888.496.7087 or visit us online:



www.cambridge-credit.org/PEF

There is absolutely no cost or obligation for this service.

Why do people place their TRUST IN CAMBRIDGE?

People place their trust in Cambridge because we are one of the most experienced and highly rated debt management companies in the country.

We give people real solutions to meet their specific needs and goals. Our counselors are nationally and independently certified and we've been helping people safely resolve their debt issues for over 25 years.



DEBT MANAGEMENT

One option that our counselors may recommend is enrollment in a Debt Management Plan (DMP). A DMP is not a loan or debt settlement! Our program is a safe, effective way to responsibly pay off your debts in the shortest time possible.

We use existing guidelines from your creditors to establish a plan to lower your total monthly payments to the creditors you include on the program. The plan works because most participating creditors will offer several benefits designed to help you save money while getting out of debt fast.

Our typical program benefits include:

- ✔ Reduced interest rates - from an average of 22% to as low as 0%
- ✔ Reduced monthly payments - Interest rate reductions result in an average savings of \$135/mo
- ✔ Fast debt repayment - Our clients are debt-free in an average of just 45 months

The fees for this service are regulated by the state in which you reside, but will be discounted by an additional 10% because you are a PEF member, retiree or family member.