

Do You Spend More Than You Earn?

If so, you're not alone. It is a fact that most people spend more money than they earn and they do it by using some sort of credit, whether it's a personal bank loan, first or second mortgage. Most consumers spend far more when making purchases with credit cards instead of cash.

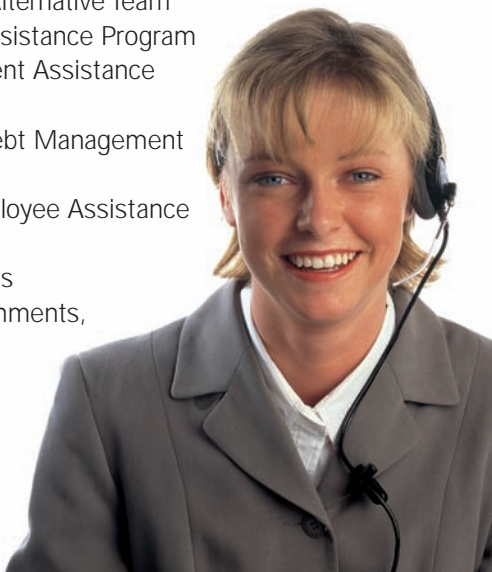


Work Toward A Brighter Future

Over the years, we have successfully helped people rebuild their credit so that they may ultimately enjoy the satisfaction of achieving the ultimate American dream —home ownership.

Additional Services Available Upon Request

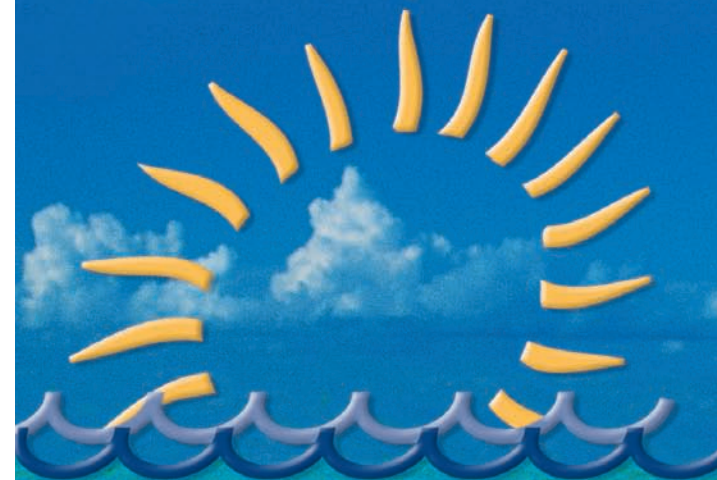
- Business Accounts
- Community Outreach
- Settlement Negotiations
- Bankruptcy Alternative Team
- Employee Assistance Program
- Down Payment Assistance Program
- Corporate Debt Management Seminars
- Custom Employee Assistance Programs
- Special Needs (liens, garnishments, judgments, foreclosure)



CORPORATE HEADQUARTERS

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anewhorizon.org

A licensed, bonded and insured non-profit national organization



A New Horizon

Credit Counseling Services, Inc.

Debt Free... Feels Great!

An Industry Leader

Established in 1978, *A New Horizon (ANH)* is a licensed, bonded, insured and non-profit organization whose corporate office is located in Florida. *ANH* has assisted thousands of individuals, professionals and businesses around the world consolidate and reduce their debts, avoid bankruptcy, rebuild credit, improving finances while enhancing their lives.

Reduce debt, avoid bankruptcy, rebuild credit.

Personal and Professional Assistance

ANH offers a full range of credit counseling services from debt management and consolidation to financial consulting. Our professional counselors are experienced experts and empathetic when it comes to understanding your financial circumstances and developing a financial plan to meet your needs.

Why Choose A New Horizon?

A New Horizon has exceeded the industry standards by offering the following benefits:

- personalized, affordable monthly payment plans, based upon our client's budget
- retention in our program even if unforeseen circumstances arise
- acceptance into our program regardless of income, credit or debt status



A New Horizon
Credit Counseling Services, Inc.

**Your Future
IS Bright.**

Top 10 Reasons You May Be A Candidate for Credit Counseling

Do You...

1. miss credit card payments?
2. find it impossible to save money?
3. use one credit card to pay another?
4. pay only the monthly minimums on your credit cards?
5. borrow from friends and relatives to cover basic expenses?
6. find it impossible to reduce the balances on your credit cards?
7. miss other payments because you are too busy working or traveling?
8. hope that checks you've written don't clear the bank before payday?
9. hate keeping track of all your credit card and household bill paying?
10. panic when faced with an unexpected expense, such as car or house repairs?

Credit Counseling Counts

Whether you are current with your bills or consistently late with your payments and feeling the stress of increasing financial pressures, we *can* help you in a variety of ways. Here are our short-term goals for you:

- quickly fulfill your financial obligations by eliminating or reducing your interest
- maintain and protect your good credit rating or rebuild a damaged one
- improve your debt to income ratio
- consolidate all of your bills into one manageable monthly payment, based upon your budget
- reduce your monthly payments up to 60% to give you the breathing room you need
- give you a fresh start by re-aging your accounts
- negotiate the waiver of your current late charges, penalties and fees
- stop persistent creditors from harassing you
- prevent a foreclosure, judgment, lien, repossession or legal action from occurring
- avoid bankruptcy, garnishments or additional late charges and penalties

Good Credit or Bad Credit

You don't have to have bad credit, or be on the verge of incurring liens, foreclose, judgments, bankruptcy, or any other seriously impending financial crisis to use *A New Horizon*. You may just want more breathing room or would like to pay off your financial obligations quickly and save money.

Having or maintaining good credit is critical.

If you have bad credit, *ANH* can intervene on your behalf with creditors and implement a plan that will help you to rebuild your credit. If you're thinking about bankruptcy, we can help you avoid taking this drastic financial step. Through our established relationships with credit card companies, financial institutions and creditors across the country and around the world, our financial experts work with you to develop a personal financial plan that will satisfy your creditors and meet your financial needs.

Why Do Creditors Work With Credit Counseling Agencies?

As a non-profit organization *A New Horizon* is in an excellent position to provide you with benefits, terms and reductions generally not achievable by private individuals and generally not achievable by for-profit companies. *ANH* is a nationally recognized credit counseling agency and has the legal authority to negotiate favorable terms and binding agreements with creditors.

