

Engage, educate and empower



Impact-driven financial education, counseling and training programs



80% of adults agree
they could benefit from
advice on everyday
financial questions¹



57% of U.S.
households
struggle with
their finances²

With household debt at an all-time high, U.S. consumers need an advocate for their financial wellness. They are looking for someone they can turn to for unbiased financial information, expert guidance for planning their future, and compassion during times of financial uncertainty.

With BALANCE, you can become an indispensable resource in consumers' lives.

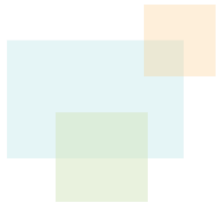
As a national non-profit organization, we've helped millions of individuals through our financial counseling and education programs. This experience has earned us the trust of the country's leading proponents of financial education. Our partners include the U.S. Department of Housing and Urban Development (HUD), Fannie Mae and Freddie Mac, more than 450 financial institutions, and a host of outreach organizations throughout the United States.

As a BALANCE partner, you can provide the financial education, certified counseling and programs that consumers need to realize their goals—while boosting your reputation as an organization that wants people to thrive.

To bring your financial initiatives to life, our partner relations team will help you assess your financial counseling needs, set educational goals, and identify additional outreach opportunities. We'll walk through relevant programs, provide marketing support and help you analyze the impact of your efforts through our proprietary reporting engine.

And with our turnkey, white-label approach, you can deliver world-class financial education and certified counseling—all under your own brand.

Financial education, counseling and training programs



Counseling Services

Budgeting:

Review spending patterns; action plans; money management; military counseling

Housing:

Pre-purchase; foreclosure prevention; reverse mortgage; rental readiness

Consumer:

Debt management plans; student loans; payday lending; default and delinquency; identity theft

Credit Report Review:

Credit history analysis; credit scores; correcting inaccuracies

- ▶ **BalanceTrack®** is a turnkey collection of eLearning modules, instructional programs, new media resources, toolkits, calculators and articles—all integrated into a co-branded, customizable website. It's the industry's leading FinEd platform with everything needed to empower consumers. With BalanceTrack, you'll also receive free webinars, a massive content library, and up to 19 education modules covering a wide range of financial topics.
- ▶ **Workshops & Webinars** are live informative sessions lead by BALANCE Certified Coaches. Participants can learn and interact with experts on more than 50 financial topics covering a wide variety of life events, financial situations, and current consumer trends. All presentations are available for professional licensing and can be conducted by your internal staff.
- ▶ **Certified Financial Coaching** offers knowledge, experience and compassion to provide financial peace of mind. When you partner with BALANCE you invest in financial wellness—and the success of your company. With On-Demand Coaching, people can set an appointment with a financial coach to help put their minds at ease.
- ▶ **Money Coach Program** is a specialized program designed to train staff to become expert personal finance coaches. Your team will become a trusted resource for financial guidance with consumers.
- ▶ **Fin•Fit•Kits** let you reach consumers who are seeking financial guidance online. Each financial fitness kit centers on a popular topic, and uses a variety of digital media to empower, educate and engage.
- ▶ **M3 Money Club®** for kids is an immersive adventure featuring superheroes, fun and money lessons. Financial education is a blast with the M3 characters: Cash, Violet, Savette ... and the Evil Dr. Spendit! The M3 Money Club offers everything needed to capture the attention of today's young consumers including an interactive website, comics, quizzes, podcasts, kids' blog, puzzles, activities and more.
- ▶ **Elements of Money®** for teens will help you maximize your youth outreach. It features financial education, social media, marketing and technology—leveraged by your brand. A customizable website serves as a hub, hosting videos, articles, eLearning modules, 120+ podcast episodes and more. To help you further engage consumers, our in-house team will promote your program with social media campaigns and marketing tools.
- ▶ **BALANCE Training Academy™** is great for quick and effective staff development. We'll help your staff stay current on topics such as How to Review a Credit Report, Helping Consumers with Student Loans, and Dealing with Identity Theft.

