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### Apprisen Financial Coaching Program: Changing Financial Behaviors

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*Apprisen*

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# Apprisen Financial Coaching Program: Changing Financial Behaviors



Sharon Miller, Apprisen

## The Problem:

### Negative Trends in Americans' Financial behaviors

#### Budgeting & Saving



Only 2 in 5 adults say they have a budget & keep close track of it.



less of disposable income is being saved as compared to 40 years ago.



60% of people don't have enough in emergency savings to sustain an economic hardship such as a car repair or major medical issue.

#### Credit & Debt

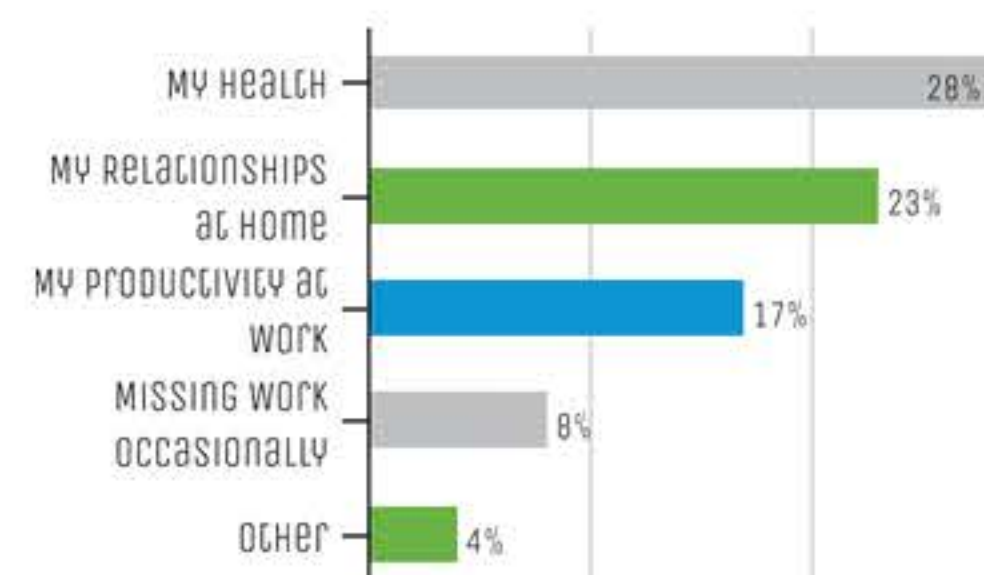


Fewer than 20% of consumers obtain copies of their credit report each year.



1/4 of employees use credit cards to pay for monthly necessities they otherwise can't afford.

#### Financial Stress



People report financial worries impact various aspects of their lives:



52% of employees report their finances are a source of stress. Nearly half say their stress level has increased over the last 12 months.

## The Solution

- Work with a financial fitness coach to identify financial goals and work towards achieving them.
- Receive a Financial Stability score at the beginning and end of the program to validate progress.
- Receive budget coaching and access to valuable financial tools such as the Money Minute and financial calculators.
- Develop strategies to improve overall credit standing by reviewing information on a tri-merge credit report.
- The coach will help develop an action plan to identify and refine financial goals and recommend actions needed to accomplish them.
- Follow up sessions are completed to track and discuss progress of financial goals and discuss obstacles.

## Who we are

We're a national non-profit dedicated to helping people with their financial health. We have one of the largest networks of local counseling and outreach offices. We've been helping individuals and families achieve their financial goals since 1955.

## Our Mission

Helping people improve their financial well-being through counseling, community outreach and financial education.

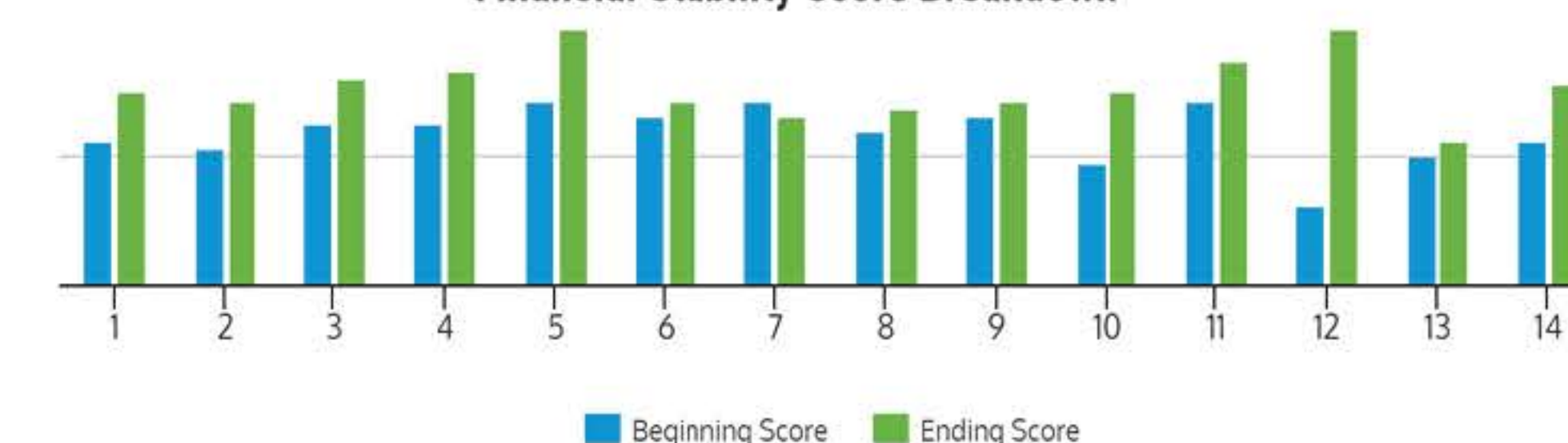
## Apprisen Helps People:

- Reduce Debt
- Use Credit Wisely
- Understand credit reports and scores
- Work to improve their credit scores
- Prevent ID theft
- Create a personal financial plan
- Manage a checking account
- Follow a household budget
- Become homeowners
- Avoid predatory lending
- Understand reverse equity mortgages
- Save for retirement

## The Results

### Pilot Financial Coaching Program

#### Financial Stability Score Breakdown



Increased their Financial Stability Score

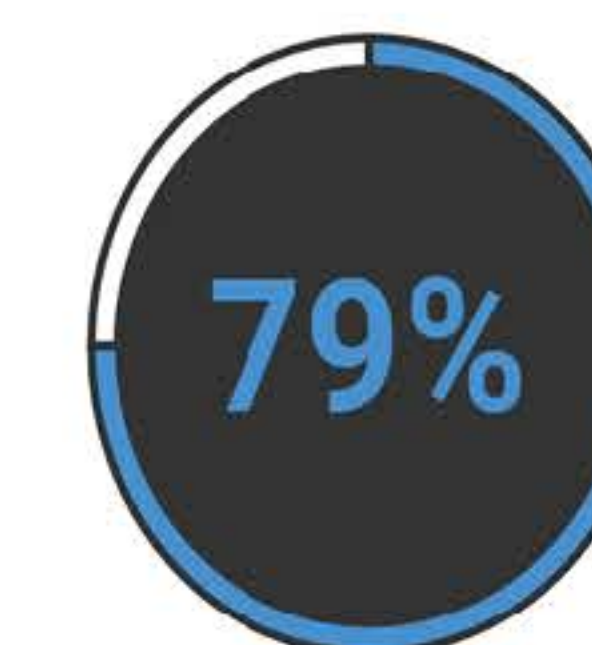
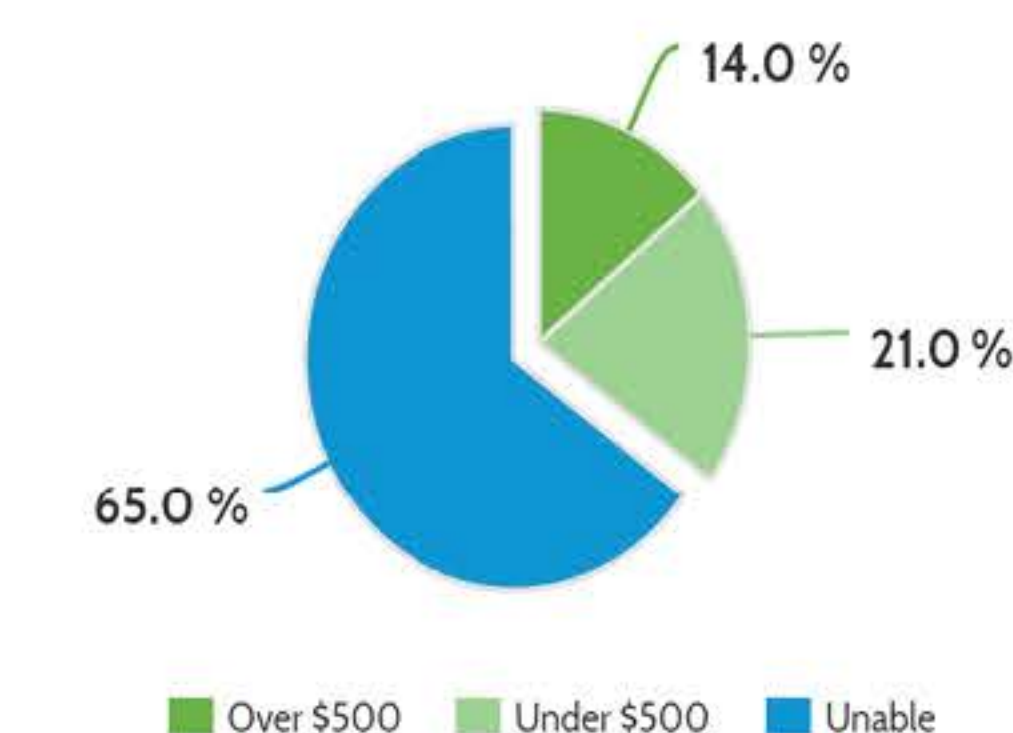
92%



Completed the Financial Coaching Program

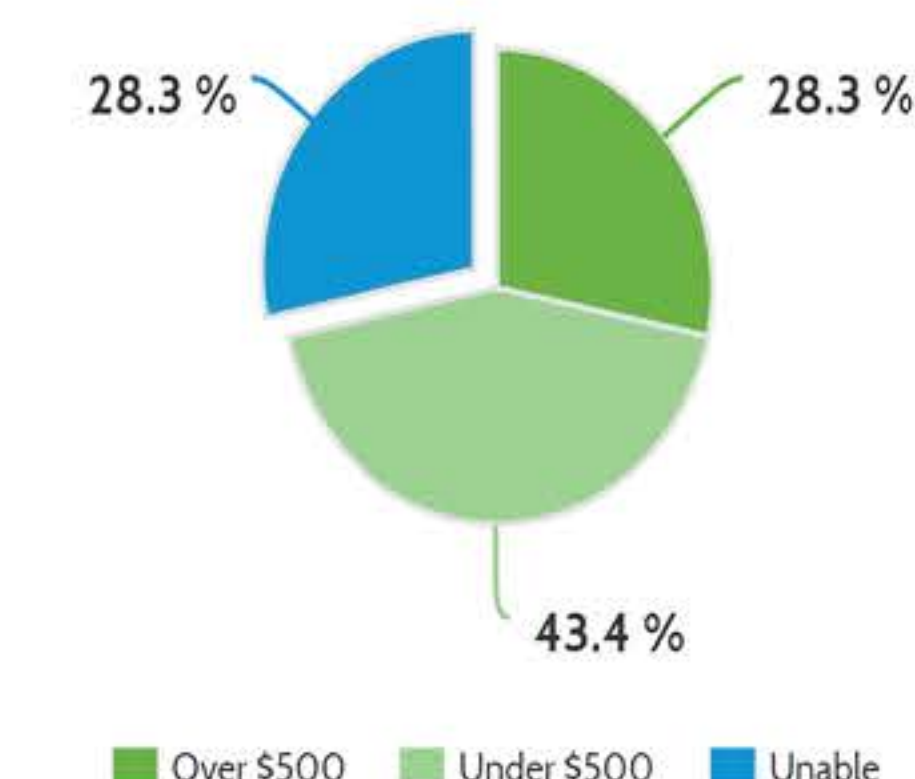
77%

#### Ability to Withstand Financial Emergency Prior to Coaching



Increased Savings

#### Ability to Withstand Financial Emergency After Coaching



Average Increase:

\$705

**CONTACT US TODAY TO  
SEE HOW WE CAN HELP.**

Call: 800.355.2227 Visit: [apprisen.com](http://apprisen.com)

**Financial Coaching improves financial well being by changing financial behaviors!**