

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, 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 more.



Life is just
better without debt.

NON-PROFIT DEBT ASSISTANCE PROGRAMS

- ✓ Credit Counseling
- ✓ Debt Management
- ✓ Financial Education

Proud members of



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

Striving for excellence!



A nonprofit organization



Local 1000 AFSCME, AFL-CIO

cambridge-credit.org/CSEA

888.694-7490

Enjoy the power of being DEBT FREE

What does it mean to be debt free? For most of us, it's more about the freedom of not letting debts control us than it is having no debts at all. The vast majority of people will always carry some debt, such as cars and mortgages. But imagine paying your basic monthly expenses without having to worry whether you can afford your credit card payments, medical bills or other expenses.

Taking control of what you do with your money, being able to build savings, not worrying about how you'll deal with unexpected expenses - that's what being debt free is all about. And we can help get you there.



BUDGETING & FINANCIAL EDUCATION

To support and further our nonprofit mission, we've developed an online budgeting and financial education portal, *MyMoney*. Through this site, you'll be able to create and maintain a detailed household budget to help you identify exactly where your money is going every month and establish a plan to increase savings.



The site also includes short education courses to teach you the basics about a variety of personal finance topics such as budgeting, savings, credit reports, and more.

To create your household budget or to increase your knowledge about personal finance, login to *MyMoney* here:

mymoney.cambridge-credit.org

Cambridge is a proud partner of



★ 10% DISCOUNT ★

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.

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, and are based upon your ability to pay. **Since you were referred by CSEA, you'll enjoy a 10% discount on our already low nonprofit fees.**

Call (888) 694-7490 or you can schedule your appointment on our website:

cambridge-credit.org/CSEA

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) 694-7490 or visit us online:

cambridge-credit.org/CSEA

There is absolutely no cost or obligation for this service.



Exclusive access with your membership.

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months from your paycheck.

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When you become a member of CSEA NY, you unlock your Spending Power* to benefits that makes life easier, simpler to manage, and more convenient to control. Purchasing Power gives you access to the products you need now without a credit check or down payments.

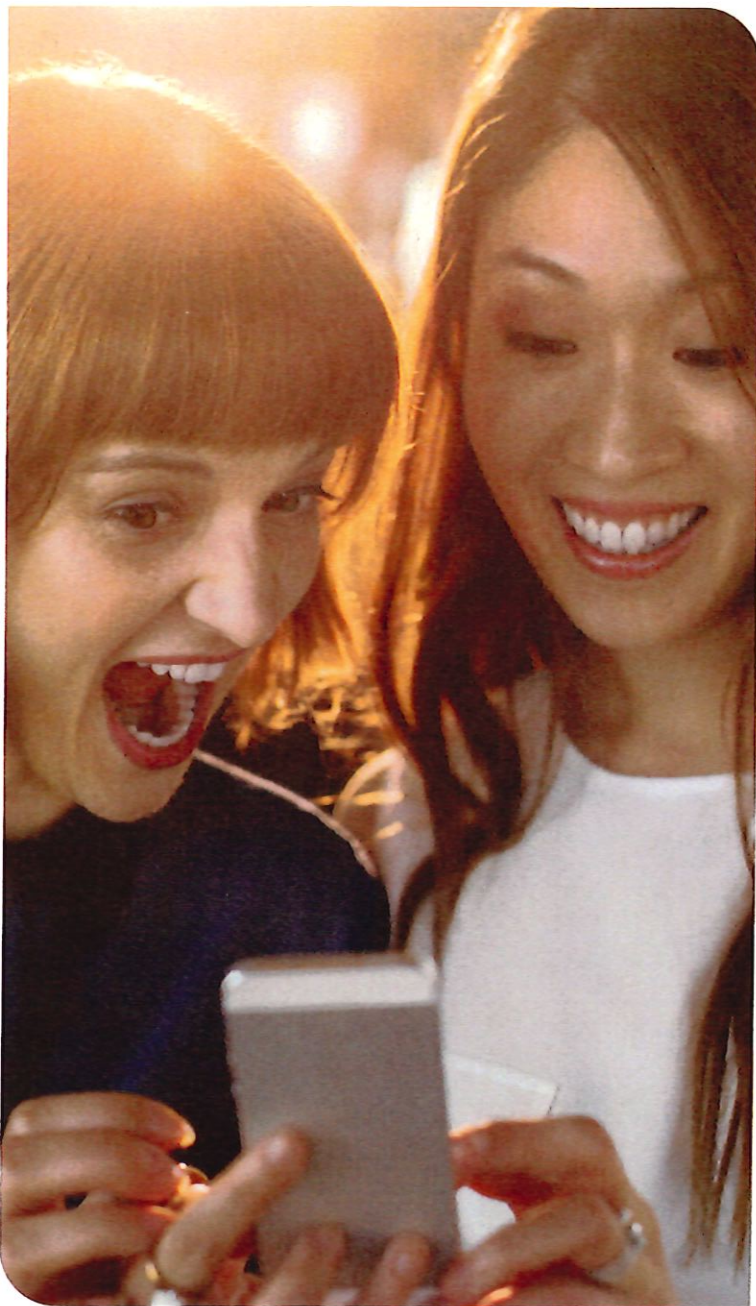


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They use your link to sign up and place an order.



You get **\$75 in Rewards[†]** to spend on your next purchase.

*Individual eligibility requirements, including minimum salary and tenure, apply. For most up-to-date account information, log into My Account and view details.

**Offer valid for 20% off your first order. Offer valid for new customers only and excludes PS5, Automotive, Vacations and Allstate Production Plans. Promo code must be entered at time of checkout for discount to be applied. Offer is subject to change and/or end without notice. Go online to purchasingpower.com/exclusions for full details.

†Rewards granted on qualified referrals only. A qualified referral is anyone eligible for the program who places a first order using your personal link. Rewards cannot be applied to previous purchases or your current balance. Rewards apply to cost of products only, not applicable to shipping and taxes. Additional Terms and Conditions apply. Go online to refer.purchasingpower.com/zone/terms for full details.

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