



TAKE CONTROL OF YOUR FUTURE & YOUR FINANCES

Free financial coaching is now available at the Department of Labor One Stop Service Centers



Are you interested in learning more about your credit report, improving your score or using techniques to manage debt?

\$tand By Me® offers **FREE one-on-one coaching** to help you understand more about your money and achieve your goals.

Schedule an appointment with a \$tand By Me coach at the Delaware Department of Labor One Stop Service Centers, or meet with a coach at a place that is convenient for you.

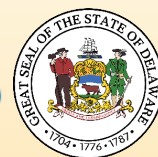
Call one of the coaches listed below, or visit our website to meet all of our coaches! www.standbymede.org

Location	Day of the Month	Workshop Time	Coach
Georgetown	First Mondays	12:30-1:30	Nathaniel Horsey, nhorsey@ncall.org , 302-678-9400
Pencader	First Fridays	9:00-10:00	Allison Russell, arussell@fbd.org , 302-292-1305 ex. 206
Wilmington	Second Thursdays	9:00-10:00	Maria Luna-Medina, maria.luna-medina@servicesource.org , 302-765-1224
Dover	Last Tuesdays	9:00-10:00	Al Paoli, al@standbymede.org , 302-858-2808

Coaches will spend a full day at each One-Stop Center, one day per month as indicated above. During that time, they will conduct a one-hour workshop (time above), and the rest of the time they will be available to meet with customers.

In a single session, the “Mind Over Money” workshop will introduce participants to a wide range of important financial topics including budgeting, savings, credit, and planning for the future. Through interactive activities, participants will learn how to make their money work for them and will have a better understanding of where to begin when planning their own financial goals.

www.standbymede.org



United Way of Delaware

Do you want to improve your credit score, buy a home, send your kids to college or just pay your bills on time?

Meet with a Personal Financial Coach

Coaching is a one-on-one relationship with a trained financial coach designed to help you identify financial goals, map out a plan to achieve them, and provide you with the information and support you need to launch your plan.

Improve your credit score and reduce your debt

Your coach can provide you with a free credit report with scores from all three credit bureaus and help you to understand how to improve your score.



Increase your savings

If you don't think you have enough money to save, you haven't met with a coach. Together you can come up with a plan to balance your income and expenses, so you have enough to save for a rainy day, retirement, a house, a college education, a car or other financial goals.

Access financial services

Stand By Me partners with nonprofits, banks and credit unions to provide access to consumer-friendly payday loan alternatives, credit builder loans, mortgages, and interest-bearing savings accounts. Your coach will help you to connect.

Pay for college and receive financial aid

College can be a reality for you and your loved ones! Get help with financial planning for post-secondary education, financial aid, scholarships, FAFSA, and student loan debt. Visit www.collegefundingproject.org.

No hidden fees or sales pitches.
Our coaches are committed to your success!