CONSOLIDATED CREDIT®

When debt is the problem, we are the solution.

Community Outreach & Educational Endeavors

A non-profit organization dedicated to ***community outreach*** *and* ***financial education***

BBB RATING A+

ISO 9001 BUREAU VERITAS Certification

United Way

FCAA Financial Counseling Association of America

EQUAL HOUSING OPPORTUNITY

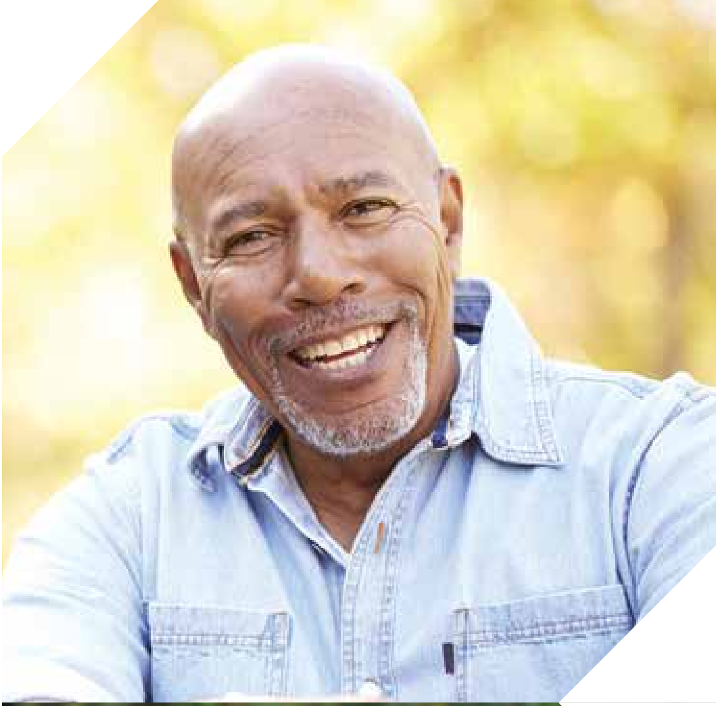
nfcc | MEMBER
National Foundation for Credit Counseling

Thank you for reviewing Consolidated Credit's 2025 Community Outreach and Educational Endeavors report. This report is inclusive of all educational activities for Consolidated Credit and Consolidated Credit Solutions. This year marks our 31st anniversary of serving people across the United Sates in ending financial hardships, providing pathways to financial stability. Promoting financial education and helping people build better money habits is a core principle of our organization.

This report outlines our educational efforts and provides data to support the impact that our programs have fostered in the community. Each year, we strive to enhance our reach and serve more Americans with the information, tools, and resources they need to achieve financial stability.

Thank you for your ongoing support,

Gary S. HermanPresident



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Executive Summary

142 non-profit/municipal organizations and **55** corporate partners received access to financial literacy education through Consolidated Credit's Personal Finance Education in the Workplace program

16,593 educational publications were distributed free of charge via participating organizations

262 webinars, seminars and events were conducted, allowing us to reach 10,507 individuals

197 organizations utilized Consolidated Credit's online educational portals to provide financial education to the visitors of their respective sites

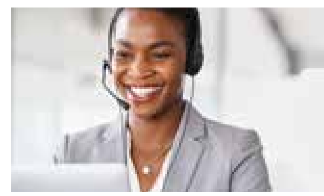
148,805 community members on Facebook, Instagram, Twitter, Pinterest and YouTube in English and Spanish

On a mission to educate

Over **10 million** people helped since **1993**

Over **25,000** housing counseling sessions conducted

Over **1,000** daily calls counseling consumers



More than **300,000** educational publications sent to consumers

3,500 webinars in servicing nearly 40,000 people

Each year over **200** corporations and nonprofits receive financial education

CONSOLIDATED CREDIT®
When debt is the problem, we are the solution.

Our mission is to assist families throughout the United States to end financial crisis and solve money management issuesthrough education and professional counseling

Personal Finance Education Programs

Consolidated Credit 2025 Community Outreach & Financial Education Impact

Throughout 2025, Consolidated Credit advanced its nonprofit mission by delivering free, practical financial education designed to help individuals and families build stability in an increasingly challenging economic environment. The core focus of the organization's work was savings, credit, and budgeting education as rising costs, debt pressure, and financial uncertainty continued to impact households nationwide. Through workshops, webinars, and in-person community sessions, Consolidated Credit emphasized realistic, achievable strategies for managing expenses, prioritizing goals, and building savings over time. Participants were encouraged to focus on consistency rather than perfection, reinforcing that even small financial changes can create meaningful long-term progress.

Another major pillar of Consolidated Credit's outreach in 2025 was youth and early financial education, with the goal of preventing future financial hardship by building confidence and knowledge early. Programs reached high school students, parents, educators, and young adults through partnerships with schools, universities, and youth-serving organizations. Financial literacy workshops addressed topics such as budgeting basics, credit awareness, scholarship readiness, and entrepreneurship. Scholarship-linked education initiatives rewarded students who demonstrated strong engagement and understanding, reinforcing the importance of financial responsibility and long-term planning.

Serving underserved and diverse populations remained central to Consolidated Credit's mission throughout the year. The organization delivered culturally relevant, accessible education to immigrant communities, Spanish-speaking households, seniors, justice-involved individuals, survivors of domestic violence, individuals experiencing housing instability, and families living in high-crime or economically distressed areas. Through trusted community partners, Consolidated Credit provided practical guidance

on managing limited resources, protecting income, avoiding financial scams, and reducing stress. Bilingual programming and partnerships with consulates, nonprofit service providers, faith-based organizations, and community centers ensured education was both accessible and trusted.

Housing education continued to be a critical component of Consolidated Credit's community impact. As a HUD-approved housing counseling agency, the organization delivered comprehensive first-time homebuyer education, covering budgeting, credit readiness, mortgage fundamentals, and the homebuying process. Workshops were paired with one-on-one counseling to help participants develop personalized action plans and become mortgage-ready in a difficult housing market. Partnerships with municipalities, housing authorities, school districts, and Habitat for Humanity allowed future homeowners to receive targeted support at key stages of their journey.

Small business and entrepreneurial education emerged as one of the strongest areas of engagement throughout 2025. Entrepreneurs consistently sought practical guidance to help launch, stabilize, and grow their businesses. Consolidated Credit's Business $ense Bootcamp provided structured, multi-session training covering business planning, legal and financial fundamentals, human resources, insurance, marketing, and funding options. The program concluded with elevator pitch competitions that reinforced both skill-building and confidence. All entrepreneurial programming was offered in English and Spanish to maximize accessibility.

Financial security education—particularly identity theft, fraud prevention, and cybersecurity—was another highly requested area of focus. As scams and data breaches increased, Consolidated Credit delivered workshops explaining how identity theft occurs, how to prevent it, and what steps to take if victimized. These sessions equipped participants with actionable tools to protect both personal and business finances and were delivered bilingually to reach a wide audience.

Credit union partnerships played a significant role in expanding access to financial education. Through collaborations with institutions such as Tropical Financial Credit Union, Gold Coast Credit Union, Marine Credit Union and Transportation Federal Credit Union, Consolidated Credit delivered a broad range of webinars and in-person sessions addressing debt management, budgeting, savings, student loan updates, retirement planning, home financing decisions, consumer rights, and navigating unexpected life events. These partnerships allowed working adults and families to access high-quality education that fits their schedules and needs.

While not the primary focus, tax education remained an important part of Consolidated Credit's annual programming. Many households continued to experience stress and confusion around filing requirements and refunds. In response, the organization delivered educational sessions designed to simplify the tax process, explain key documents, and help participants make informed decisions about refunds. These workshops were delivered through housing organizations, universities, credit unions, and community partners across multiple states.

Throughout the year, Consolidated Credit maintained a strong presence at community fairs, job fairs, housing resource events, wellness initiatives, and cultural celebrations. Free educational materials were distributed, and staff engaged directly with thousands of individuals seeking guidance and support. Media participation and large-scale community events further extended outreach to Spanish-speaking and underserved audiences.

In 2025, Consolidated Credit demonstrated a clear and measurable commitment to community benefit by delivering inclusive, outcome-driven financial education across a wide range of topics and populations. Through partnerships with hundreds of organizations and consistent engagement at the local and national levels, the nonprofit strengthened its role as a trusted provider of financial education and counseling—helping individuals and families reduce stress, build resilience, and move toward lasting financial well-being.

Custom Action Plans for Clients and Non-Clients

Consolidated Credit's mission is to assist families throughout the United States in ending financial crises and solving money management problems through education and professional counseling.

Our team, ranging from credit counselors who assist consumers individually to our executive staff and writers, are all certified financial counselors. They undergo regular retraining to renew their certifications. This ensures they stay current with the latest information, trends, and laws related to credit card debt and alternative debt relief methods.

Consolidated Credit is extremely thorough in determining the specific needs of the financially distressed consumers who contact our organization via telephone, Internet or in person each day. Only approximately 35% of these consumers ultimately become enrolled in a Debt Management Program (DMP). The remaining 65% receive credit counseling, budgeting assistance, financial advice and action plans.

During a typical day at Consolidated Credit, hundreds of budget and financial analysis sessions are conducted with consumers who may not require participation in our program. These individuals receive specific action plans based on their situation, as well as specific advice and recommendations completely free of charge.

During our initial contact, the staff will first take the time to allow the individual to describe the nature of their financial situation and concerns. The counselor asks several questions in order to clarify certain facts and to get a better understanding of the consumer's situation. The next step in all counseling sessions is for the counselor to perform a budget and debt analysis. This assessment indicates what options a consumer may have available to them, if any, to liquidate their debts. The counselor reviews the consumer's TransUnion credit report free of charge to help identify all debts and analyzes all expenses, sources of income, assets and liabilities, along with having a discussion regarding the reason for recent financial difficulties and potential future changes which could impact their financial picture.

After this initial exchange, the counselor will explain that the services are educational in nature, discuss several options for eliminating debt, and help the consumer decide what plan of action may be most appropriate. Every consumer is informed regarding the various options for solving debt problems, including tactics for working the debt out on their own, settling the debts, borrowing to consolidate the debts, bankruptcy, and debt management programs.

All clients who undergo a budget analysis, regardless of joining a debt management program, will receive a custom action plan. The action plans, while customized to the particular situation of a client, mainly fall into one of the following categories: not approved for a debt management program, approved for a debt management program, student loan debt, medical debt, credit rating, bankruptcy, old debt and do-it yourself negotiation.

In addition, counselors have at their disposal a library of educational publications. Counselors determine on a case-by-case basis if the consumer would benefit from any of these publications and they send the appropriate title(s) based on the consumer's situation. Since we know that every situation is different, our educational publications are as varied in nature as the calls we receive. Our publications include titles, such as: Affording College, Budgeting 101, Cutting Healthcare Costs, Death of Your Spouse, Divorce and Your Credit, Identity Theft, Military Money Management, Credit in a New Country, Save Energy Save Money, Talking Money with Your Kids, Surviving a Layoff, and Talk to Your Aging Parents, just to name some of the forty-four (44) publications – many of which are also available in Spanish. All of these publications are provided free of charge by U.S. mail, free download from our website, or at any one of hundreds of locations around the country with no obligation.

Client Educational Journey

Consolidated Credit created a 21-part educational journey for Debt Management Program clients. Each part in the series focuses on a different key component of personal finance, starting with basic budgeting, saving and money management, then building up to credit and debt management and long-term financial planning. They include a range of resources related to each topic, including videos, infographics, worksheets, self-help booklets, and calculators. Clients receive the material every few months by email or by regular mail if they have opted out of our email program. The lessons and topics coordinate with the length of time that they have been in the Debt Management Program.

Clients build financial literacy over the course of the journey, so that once they graduate from their Debt Management Program, they will be set up for success in achieving long-term financial stability. The idea is to help individuals and families learn how to maintain a balanced budget that builds in savings and avoids debt.

Consolidated Credit also used the Financial Education Journey to create a new free financial education resource section on our website. This new section features the same resources used in the educational journey, so that site visitors can access resources and learn on their own time.

Learn How To Budget
Learn how to build and maintain an effective budget to avoid debt and save money.

Smart Money Management
The right accounts and banking strategy can help avoid fees and build wealth faster.

Intro To Financial Planning
Making a practical financial plan can help you achieve your goals and save money.

Rebuilding Your Credit
Don't let bad credit hood you back! Achieve the credit score you need in one year or less.

Managing Debt
Managing correctly help you pay it off fast and minimize interest charges.

Finance For The Seasons
Making seasonal adjustments to your budget can be the key to staying on track.

Achieve Financial Stability
Balancing all your finance needs can be tricky, but balance is key to your success.

Saving Money
Achieving your savings goals is easier with the right strategy and accounts.

Credit Score Basics
Knowing how credit scores work can be the key to achieving good credit.

Using Credit Wisely
Using credit wisely can help you maintain good credit while avoiding debt.

Identity Theft Prevention
Protect your personal data and learn smart ways to prevent and address identity theft.

Planning For Life Events
Plan ahead for unemployment, medical emergencies and other key life events.

Financial Education Courses

People who work with Consolidated Credit often express frustration that they simply didn't know how to handle financial challenges. In other words, the lack of knowledge led to mistakes and created debt and credit problems. Lack of knowledge also works against consumers who are in debt and need to understand their options to get out.

Our two interactive online education courses are designed to enlighten and entertain. Our adult financial literacy course is an 11-part interactive program and the financial education curriculum for teens teaches the basics with real world examples. Both courses are free and are available at ConsolidatedCredit.org.

Today's economic volatility has made it more important than ever before for young people to prepare for the real-world challenges. That is why we are committed to bring youth the basic financial education that they will need to succeed in the future. These courses are designed to expand financial knowledge so people are better equipped to overcome debt and budgeting related challenges and users are tested at the end of each lesson to ensure that they understand each topic.

The course includes:

- Budgeting
- Credit 101
- Achieving Good Credit
- Credit Cards and Prepaid Cards
- Getting Out of Credit Card Debt
- Loans
- Debt Consolidation
- Retirement
- Buying a Home
- Saving Money
- Smart Spending

KOFE: Knowledge of Financial Education

According to the Society for Human Resource Management (SHRM), employees who face financial challenges spend at least 12 hours per month at work addressing those challenges. That's a 7.5% productivity loss per employee.

KOFE is a fully customizable corporate benefits solution that provides employers with an easy way to help their employees obtain a greater level of financial education. The idea is that a financially educated employee is more likely to achieve and maintain financial stability, leading to improved productivity. Both the employee and employer benefit.

KOFE stands for Knowledge of Financial Education and takes a multi-level approach to educating consumers. Employers can select various resources, from a customizable online portal to freestanding publication libraries for their facilities. Employees access the financial education materials for free. Additionally, they are able to connect with Consolidated Credit's certified credit counselors for financial coaching if they require assistance to overcome a specific financial challenge. BeneftisPro magazine, an HR industry publication, named KOFE as one of five top value-add technologies available in the benefits market today.

KOFE is currently in use by 68 companies, serving 550,000 employees nationwide. Companies use KOFE to help their staff achieve a higher level of education to foster financial stability. Organizations range from non-profit organizations and municipal school districts to Fortune 500 corporate enterprises.

Additionally, KOFE can be adapted for financial institutions and service providers that wish to offer their customers free access to easy-to-use financial education resources. Participation and completion of certain programs within the KOFE platform can provide a means for "unbanked" customers to become eligible for products, such as basic checking and savings accounts that are necessary to achieve financial stability.

Financial Literacy in the Workplace Program

Consolidated Credit's Financial Literacy in the Workplace Program is designed to expand access to professional, unbiased financial education through employer partnerships, with the goal of improving individual financial stability and overall quality of life. By delivering education directly within the workplace, the program reaches individuals who may otherwise lack access to confidential financial guidance.

The program focuses on foundational financial competencies, including budgeting, credit management, saving strategies, debt resolution, and long-term money management. Educational interventions are designed to promote early awareness and informed decision-making, helping participants address financial challenges before they escalate into crisis situations.

The central objective of this initiative is preventive education. By equipping employees with practical tools and knowledge, the program supports improved financial behaviors and provides greater confidence in managing personal finances. Employers also benefit from increased awareness of the role financial wellness plays in employee productivity, attendance, and overall workplace stability.

Consolidated Credit develops and distributes educational publications addressing personal finance topics associated with key life events such as retirement planning, marriage, parenthood, college preparation, job transitions, and unexpected financial hardship. To ensure privacy and accessibility, materials are strategically placed in common areas such as break rooms and near time clocks. This placement approach supports voluntary engagement while respecting individuals' preferences for confidentiality regarding personal financial matters.

Outreach efforts are concentrated in local municipalities and mid-to-large employers with hourly workforces. As a result, the program primarily serves low-to-moderate income individuals, populations that often face elevated financial vulnerability and limited access to financial education resources. Through this targeted approach, the program supports broader goals of economic stability, workforce resilience, and community well-being.

Outcomes-Focused Impact Language

Participation in the Financial Literacy in the Workplace Program contributes to measurable improvements in financial awareness, confidence, and behavior. Employees who engage with the program report increased understanding of their personal finances, improved budgeting habits, and greater readiness to address debt and savings challenges.

For employers, the program supports a healthier workforce by addressing financial stressors that can affect job performance and overall well-being. For communities, the program contributes to long-term financial resilience by empowering individuals with skills that extend beyond the workplace into household and family financial stability.

Workforce & Community Impact

- Focus on low-to-moderate income earners
- Preventive education aimed at reducing financial stress and avoiding future financial crises
- Confidential, no-cost access to professional financial education

The curriculum includes:

Living Debt Free & Within Your Means

Upon completion users know:
- Money management techniques to take control
- How to plan for a successful financial future
- How to create and use a successful budget
- Proven strategies to avoid excess debt and credit problems
- Pros and cons of using credit
- How to build a positive credit history
- About credit rights

Identity Theft & Fraud: How to avoid & recover from both

Upon completion users know:
- How identity theft happens
- Statistics on fraud activities in the U.S.
- The various types of identity theft
- About phishing attempts and how to detect them
- 7 simple steps to protect against ID theft
- How to find out if you are a victim
- What to do if you're a victim

Vacationing Smart on a Budget

Upon completion users know:
- How to set realistic goals for a fun vacation
- How to plan a vacation without breaking the bank
- How to properly save up for a trip
- How to keep expenses down while on vacation
- Tips on saving money when renting a car
- Family activities that can save money

Avoid Money Mistakes!

Upon completion users know:
- The most common money mistakes
- How long certain mistakes can impact credit
- How to obtain a credit report and credit score
- Important statistics to keep in mind
- Tips to help solve money mistakes
- Proven strategies for building and restoring credit
- Things to know when dealing with medical bills and credit cards

Surviving the Holidays!

Upon completion users know:
- How to budget for the holidays
- The do's and don'ts
- Family activities that can save money
- How to save money on gift purchasing
- Strategies to avoid overspending
- How to avoid impulse buying
- About money-saving websites

Master Your Credit Cards!

Upon completion users know:
- The pros and cons of using credit
- Elements to consider before applying for a credit card
- How to build a positive credit history
- How much credit you can afford
- How to read a credit card statement
- About credit card fees and other charges
- About key credit rights

Youth Financial Education

The **Youth Financial Education Program** empowers young Americans with the knowledge they need to build a foundation of financial stability and smart money management. It covers essential topics such as Budgeting and Saving Basics and Common Money Mistakes, to Affording College and How to Avoid Identity Theft. Specially tailored materials like My First Budget and Teenagers and Credit Cards are written specifically for middle and high school students to help them navigate real-world financial decisions.

A standout example of this initiative is Consolidated Credit's partnership with **United Way of Broward County**, which launched a targeted financial education series for senior students at Hallandale Magnet High School. Recognizing the importance of preparing teens for life beyond graduation, the program delivered three engaging online webinars focused on **budgeting, saving, and credit**. As part of the series, students were invited to participate in the **Barry Rothman Financial Education Scholarship Contest** by submitting essays on how financial literacy contributes to personal success. Selected students were awarded **$2,000 scholarships** to support their educational goals.

Furthering its commitment to youth education, Consolidated Credit also opened a dedicated space at **Junior Achievement of South Florida's Finance Park**. Through this partnership, the organization will reach **20,000 eighth-grade students yearly**, teaching them about key financial milestones and how to make informed money decisions.

Consolidated Credit supplies personal finance education materials to **Girl Scouts of America**, as well as to numerous schools, public libraries, city and county programs, cultural centers, and other youth-serving organizations, ensuring young people across the country have access to tools for lifelong financial empowerment.

Junior Achievement™ of South Florida

85 Years of Impact United Way of Broward County

BANK OF AMERICA

ThirdFederal SAVINGS & LOAN

Business $ense Readiness Training

Consolidated Credit partners with municipalities to bring the Business $ense Readiness Training. This 6-session business program provides education and business preparation for small business owners and start-ups.

Participants learn to develop a business plan and how to secure funding. They also become knowledgeable in business essentials such as marketing, accounting, credit, legal, insurance, banking, minority-women-small business certifications and how to do business with government entities.

Consolidated Credit collaborates with industry experts who educate, mentor and become a resource to the participants as they build and grow their businesses.

Business Sense Readiness Graduation

Military Financial Education Program

The primary objective of Consolidated Credit's Military Financial Education Program is to promote basic money management skills and individual prosperity to active-duty Service Members, Veterans and their families. Inappropriate financial decisions can have long-term negative effects for anyone, but it presents a magnified problem to active-duty personnel, as it may directly affect their security clearance and, therefore, their jobs.

The curriculum includes:

- Banking Basics
- Saving Money
- Education Options for Veterans
- Spending Smart
- Buying a Home
- All about Credit
- Planning for Retirement
- PCS & Deployment
- Career Transition
- Building Wealth

To ensure this program is successful in reaching low-to-moderate income active military personnel and Veterans, and those who live in low-to-moderate census track, a robust outreach initiative is planned and implemented in partnership with Army OneSource, the U.S. Department of Veterans Affairs, the VeteraNetwork and the library systems in Palm Beach, Broward and Miami-Dade counties.

Webinars Live & On-Demand

January | Savings Strategies in Today's Economy

- How to pay off your debts so you can save more for yourself
- Proven tactics to impress creditors and ditch debt collectors
- When to negotiate a better deal and when to hang up the phone

February | Tax Season Roadmap: Tips for Success

- Money-saving and time-saving tactics for full-timers and independent contractors
- How to get out of trouble (and stay out of trouble) with the IRS
- Smart ways to maximize the impact of your tax return

March | How to Earn Your Financial Freedom

- Where to find a credit card even when you have no credit
- How to improve your credit score in a few minutes and at no cost
- Where to get professional help paying down your debts

April | Smart Savings Strategies for Your Dream Vacation

- How to create a "vacation budget" that doesn't sacrifice fun for savings
- When to travel the cheapest, whether by air, sea, or land
- How credit cards can help you save for a vacation – and while you're on it

May | Small Business, Big Success

- Why so many small businesses fail
- How to create a robust budget in six easy steps
- Proven ways to overcome cash-flow problems

June | Transitioning from Personal to Business Credit

- The difference between personal and business credit reports and how one affects the other
- Why your creditworthiness can save (or cost) you money
- How to apply for -and get – business credit that can help you grow

July | Identity Theft, Fraud, and Cybersecurity

- 5 simple steps to preventing ID theft
- What to do if it happens to you
- How fraud alerts can protect you

August | Student Loan Debt

- Learn about the significant reforms to the federal student loan system
- What could happen with the student loan forgiveness
- How many repayment plans would be available?

September | Emergency Fund Planning

- Why you need at least 3 months of living expenses saved
- How to easily and painlessly start an emergency fund
- How your employer can help you save for emergencies

October | Budgeting, Savings, and Credit for Homeownership

- Why buying a home is so much harder these days
- How you can save the most for a new home
- Where to get free expert help to achieve your home ownership dream

November | 2025 Holiday Survival Guide

- How to create a holiday spending plan – and stick to it
- 6 ways to save on gifts without looking cheap
- Why some of the most cherished gifts cost nothing at all

December | Achieving Financial and Mental Wellness

- Why mental and financial health are connected
- The single most important financial question you need to answer
- What CALM and SMART really stand for.

2025 Webinars and Workshops

The financial education team is continually working to provide critical financial resources and education to the community. The team hosts classroom seminars and participates in wellness and benefits fairs throughout the year, distributing relevant information designed to improve the financial lives of attendees.

Coordinating with partner organizations, our consumer reach increases each year. In 2025 we participated in 262 events that had a total of 10,507 attendees.

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
01/08/25	Consolidated Credit	Non-profit	Webinar	Savings Strategies in Today's Economy	19
01/08/25	Habitat for Humanity of Broward	Non-profit	Workshop	Credit Basics 101	22
01/13/25	Women In Distress	Non-profit	Workshop	Investing Without Being A Rich	9
01/15/25	Consolidated Credit	Non-profit	Webinar	Estrategias de Ahorro en la Economia Actual	7
01/15/25	Florida International University	Non-profit	Webinar	Savings Strategies in Today's Economy	4
01/22/25	West Palm Beach Housing Authority	Municipality	Webinar	Creating Your Path to Financial Success	16
01/22/25	Community Care Plan	For profit	Webinar	Lunch & Learn: KOFE Financial Literacy	72
01/23/25	Tropical Financial Federal Credit Union	Non-profit	Webinar	Savings Strategies in Today's Economy	11
01/23/25	Baptist Health South Florida Federal Credit Union	Non-profit	Webinar	Credit Health	28
01/25/25	Consolidated Credit	Non-profit	Workshop	First Time Homebuyer Workshop	15
01/25/25	Mexican Consulate in Miami	Non-profit	Workshop	Ventanilla Financiera	80
01/28/25	University of Miami	For profit	Webinar	Create Your Financial Success	46
01/28/25	University of Miami	For profit	Webinar	Create Your Financial Success	15
01/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	5
02/03/25	Transportation Federal Credit Union	Non-profit	Webinar	10 Smarter Ways to Save Without Breaking a Sweat	89
02/04/25	Cambridge Square Apartment Homes	Non-profit	Workshop	Tax Season Roadmap: Tips for Success	5
02/04/25	Transportation Federal Credit Union	Non-profit	Webinar	Unlocking Investment Opportunities for Everyone	47
02/05/25	Transportation Federal Credit Union	Non-profit	Webinar	Credit Cards - The Good , the Sad and the Costly	29
02/06/25	Transportation Federal Credit Union	Non-profit	Webinar	Five Most Common Money Mistakes	44

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
02/07/25	Transportation Federal Credit Union	Non-profit	Webinar	Recovering From the Holidays	14
02/08/25	City of Plantation	Municipality	Workshop	Budget, Savings and Credit for Homeownership	35
02/10/25	Women in Distress	Non-profit	Workshop	Give Yourself Some Credit Without Adding Any Debt	10
02/11/25	Hialeah Housing Authority	Municipality	Webinar	Tax Season Roadmap: Tips for Success	13
02/12/25	Consolidated Credit	Non-profit	Webinar	Tax Season Roadmap: Tips for Success	48
02/12/25	Gulfstream Early Learning Center	Non-profit	Workshop	Budgeting, Saving and Credit	12
02/12/25	Hispanic Unity of Florida	Non-profit	Webinar	Guia Para la Temporada de Impuestos: Consejos para el Exito	15
02/12/25	Habitat for Humanity of Broward	Non-profit	Webinar	Tax Season Roadmap: Tips for Success	38
02/13/25	Mexican Consulate in Miami	Non-profit	Workshop	Ventanilla Financiera	65
02/13/25	Leaders Credit Union	Non-profit	Webinar	Tax Season Roadmap: Tips for Success	28
02/13/25	Tropical Financial Federal Credit Union	Non-profit	Workshop	Tax Season Roadmap: Tips for Success	17
02/14/25	Hispanic Entrepreneur Initiative	Non-profit	Workshop	Empower 2025 Symposium	28
02/18/25	Leaders Credit Union	Non-profit	Webinar	Guia Para la Temporada de Impuestos: Consejos para el Éxito	4
02/19/25	Gulfstream Early Learning Center	Non-profit	Workshop	Achieving Your Savings Goals	15
02/19/25	Consolidated Credit	Non-profit	Webinar	Guía para la Temporada de Impuestos: Consejos para el Éxito	14
02/19/25	Florida International University	Non-profit	Webinar	Tax Season Roadmap: Tips for Success	12
02/20/25	Tampa Bay Federal Credit Union	Non-profit	Webinar	Tax Season Roadmap: Tips for Success	5
02/26/25	Gulfstream Early Learning Center	Non-profit	Workshop	Credit 101	15
02/26/25	West Palm Beach Housing Authority	Municipality	Webinar	Tax Season Roadmap: Tips for Success	17
02/27/25	Hispanic Entrepreneur Initiative	Non-profit	Workshop	Circulo Empresarial de Broward - Diseña un Modelo de Negocios Efectivo	7
02/27/25	Tropical Financial Federal Credit Union/City of Margate	Non-profit	Workshop	Budgeting Your Way	7
02/27/25	Tropical Financial Federal Credit Union/City of Margate	Non-profit	Workshop	Budgeting Your Way	3
02/28/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	11
03/01/28	City of Lauderdale Lakes	Municipality	Workshop	Small Business Forum	25
03/03/25	Tropical Financial Federal Credit Union/City of Miami Gardens	Non-profit	Workshop	Unlocking Investment Opportunities for Everyone	16
03/04/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #1	80
03/04/25	Tropical Financial Federal Credit Union/First Service Residential	Non-profit	Webinar	Budgeting Your Way	18
03/04/25	Hallandale Magnet High School	Non-profit	Webinar	Budgeting Basics	13
03/05/25	Hispanic Heritage Chamber of Commerce	Non-profit	Workshop	Lunch & Learn	55
03/07/25	Miami Dade County	Municipality	Fair	Glow to Thrive	150

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
03/11/25	Hallandale Magnet High School	Non-profit	Webinar	Smart Savings Strategies	13
03/11/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #2	81
03/11/25	Hialeah Housing Authority	Municipality	Workshop	Women and Money	13
03/11/25	City of Tamarac	Municipality	Workshop	2025 First-Time Homebuyer Purchase Assistance Information Session	75
03/12/25	Consolidated Credit	Non-profit	Webinar	How to Earn Your Financial Freedom	31
03/12/25	Habitat for Humanity of Broward	Non-profit	Workshop	What to Do in a Financial Crisis?	21
03/13/25	Tropical Financial Federal Credit Union	Non-profit	Webinar	How to Earn Your Financial Freedom	9
03/14/25	Miami Dade Public Schools	Municipality	Webinar	Budgeting, Credit and Savings for Homeownership	8
03/18/24	Hallandale Magnet High School	Non-profit	Webinar	Understanding Credit	8
03/19/25	Consolidated Credit	Non-profit	Webinar	Cómo Alcanzar su Libertad Financiera sin Acumular Deuda	7
03/19/25	Florida International University	Non-profit	Webinar	How to Earn Your Financial Freedom	8
03/20/25	Mexican Consulate in Miami	Non-profit	Workshop	Ventanilla Financiera	57
03/20/25	Consolidated Credit	Non-profit	Workshop	Importancia de la Marca para tu Negocio	7
03/24/25	LegalEASE	For profit	Webinar	Code Red Rx	124
03/25/25	Leaders Credit Union	Non-profit	Webinar	How to Earn Your Financial Freedom	5
03/25/25	LegalEASE	For profit	Workshop	Financial Education Tools Available for the WM Champion's Team	188
03/25/25	Tampa Bay Federal Credit Union	Non-profit	Webinar	Hablemos de la Jubilación	14
03/25/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #3	62
03/26/25	West Palm Beach Housing Authority	Municipality	Webinar	Budgeting, Credit and Savings for Homeownership	11
03/26/25	Tropical Financial Credit Union	Non-profit	Workshop	Savings Strategies in Today's Economy	15
03/27/25	LegalEASE	For profit	Webinar	Code Red Rx	11
03/27/25	LegalEASE	For profit	Webinar	Financial Education Tools Available for the WM Champion's Team	198
03/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	8
04/01/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #5	54
04/04/25	Miami Dade Public Schools	Non-profit	Webinar	Code Red Rx	10
04/07/25	Transportation Federal Credit Union	Non-profit	Webinar	Surviving the Unexpected	48
04/08/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #6	55
04/08/25	Transportation Federal Credit Union	Non-profit	Webinar	Marrriage and Money	12
04/09/25	Consolidated Credit	Non-profit	Webinar	Smart Savings Strategies for Your Dream Vacation	27
04/09/25	Transportation Federal Credit Union	Non-profit	Webinar	Making it Big in the Gig Economy	7
04/09/25	Mexican Consulate in Miami	Non-profit	Workshop	Ventanilla Financiera	60

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
04/09/25	Habitat for Humanity of Broward	Non-profit	Workshop	Credit Basics 101 - Part 2	21
04/10/25	New Mount Olive Baptist Church	Non-profit	Workshop	Code Red Rx	10
04/10/25	Tropical Financial Credit Union	Non-profit	Webinar	Smart Saving Stategies for Your Dream Vacation	17
04/10/25	Transportation Federal Credit Union	Non-profit	Webinar	Budgeting, Saving and Credit for Homeownership	2
04/11/25	Transportation Federal Credit Union	Non-profit	Webinar	Marriage & Money	9
04/15/25	Florida International University	Non-profit	Webinar	Tax Season Roadmap: Tips For Success	8
04/15/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #1	49
04/15/25	Tropical Financial Credit Union	Non-profit	Webinar	Smart Savings Strategies in Today's Economy	52
04/16/25	Consolidated Credit	Non-profit	Webinar	Estrategias de Ahorro Inteligentes para las Vacaciones de sus Suenos	8
04/16/25	City of Sunrise	Municipality	Fair	Housing Resources - Community Townhall	80
04/17/25	LifeNet4 Families	Non-profit	Webinar	Budgeting Made Easy	14
04/19/25	Community-Beased Connections	Non-profit	Fair	4th Annual A.D.A.M. Challenge - Fatherhood Family Fun Day	115
04/22/25	Hispanic Entrepreneur Initiative	Non-profit	Workshop	Small Business Round Tables	19
04/22/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #2	44
04/24/25	Hispanic Entrepreneur Initiative	Non-profit	Workshop	Procesos Optimos Para Emprendedores Existosos	10
04/26/25	Consolidated Credit	Non-profit	Workshop	First Time Homebuyer Workshop	29
04/26/25	NOVA Southeastern University	Non-profit	Workshop	How to Earn Your Financial Freedom	8
04/29/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #3	35
04/30/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	14
05/06/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #4	35
05/08/25	Tropical Financial Credit Union	Non-profit	Webinar	Small Business, Big Success	2
05/13/25	Hallandale Magnet High School	Non-profit	Webinar	How to Earn Your Financial Freedom	14
05/13/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #5	40
05/14/25	Habitat for Humanity of Broward	Non-profit	Workshop	Budgeting, Savings and Credit for Homeownership	22
05/14/25	Consolidated Credit	Non-profit	Webinar	Small Business Big Success	7
05/14/25	Tropical Financial Credit Union	Non-profit	Workshop	Budgeting Your Way	8
05/15/25	Gulfstream Academy	Non-profit	Workshop	How to Earn Your Financial Freedom	11
05/15/25	LifeNet4 Families	Non-profit	Workshop	Achieving Your Savings Goals	19
05/15/25	PNC Bank	For profit	Fair	Women in Business Week	25
05/19/25	Miramar & Pembroke Pines Chamber of Commerce	For profit	Fair	Customer Appreciation	45
05/19/25	Women in Distress	Non-profit	Workshop	Savings Strategies in Today's Economy	12

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
05/20/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #6	54
05/21/25	Baptist Health South Florida Federal Credit Union	Municipality	Webinar	Savings Strategies in Today's Economy	16
05/21/25	Consolidated Credit	Non-profit	Webinar	Pequenos Negocios, Grandes Exitos	13
05/21/25	Florida International University	Non-profit	Webinar	Small Business Big Success	24
05/21/25	Tropical Financial Credit Union	Non-profit	Webinar	Budgeting Your Way	11
05/22/25	Hispanic Entrepreneur Initiative	Non-profit	Workshop	Circulo Empresarial de Broward - Prestamos para tu Negocio	12
05/28/25	Hialeah Housing Authority	Municipality	Fair	Individual Financial Coaching	10
05/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	6
06/03/25	Tropical Financial Credit Union	Non-profit	Webinar	Budgeting, Savings and Credit for Homeownership	6
06/07/25	SCORE Broward	Non-profit	Fair	Mesas Redondas: Vende con Exito	60
06/11/25	Consolidated Credit	Non-profit	Webinar	Small Business, Big Dreams & Excellent Credit	17
06/12/25	Tropical Financial Credit Union	Non-profit	Webinar	Transitioning from Personal to Business Credit	7
06/12/25	New Mount Olive Baptist Church	Non-profit	Webinar	Transitioning from Personal to Business Credit	6
06/16/25	Women in Distress	Non-profit	Workshop	Budgeting Your Way	5
06/18/25	Consolidated Credit	Non-profit	Webinar	Pequenos Negocios, Grandes Exitos	15
06/18/25	Hispanic Heritage Chamber of Commerce	Non-profit	Workshop	Superar la Gran Becha Digital #1	15
06/18/25	Florida International University	Non-profit	Webinar	Transitioning from Personal to Business Credit	8
06/21/25	Urban League of Broward	Non-profit	Fair	Housing Expo & Resource Fair	150
06/26/25	LegalEASE	For profit	Webinar	Savings Strategies in Today's Economy	20
06/26/25	Hispanic Heritage Chamber of Commerce	Non-profit	Workshop	Superar la Gran Becha Digital #1	14
06/30/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	12
07/08/25	Tropical Financial Credit Union	Non-profit	Webinar	Which is the Best Debt Solution for Me?	20
07/09/25	Consolidated Credit	Non-profit	Webinar	Identity Theft, Fraud Prevention and Cybersecurity	31
07/09/25	Tropical Financial Credit Union	Non-profit	Workshop	Climate Change and Your Wallet	13
07/12/25	City of Lauderdale Lakes	Municipality	Fair	2nd Financial Literacy and Business Resource Fair	80
07/14/25	City of Tamarac	Municipality	Workshop	Connect with Your Commisioner - District 3 Krystal Patterson	60
07/14/25	Transportation Federal Credit Union	Non-profit	Webinar	Buy or Refi	9
07/15/205	Transportation Federal Credit Union	Non-profit	Webinar	Buy or Refi	9
07/15/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #1	69
07/16/25	Florida International University	Non-profit	Webinar	Identity Theft, Fraud Prevention and Cybersecurity	7
07/16/25	Transportation Federal Credit Union	Non-profit	Webinar	How to Invest Without Being Rich	15

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
07/16/25	Consolidated Credit	Non-profit	Webinar	Robo de Identidad, Fraude y Ciberseguridad	18
07/17/25	Transportation Federal Credit Union	Non-profit	Webinar	Gen X Retirement	9
07/17/25	LifeNet4 Families	Non-profit	Workshop	Give Yourself Some Credit Without Adding Any Debt	14
07/17/25	Tropical Financial Credit Union	Non-profit	Webinar	Identity Theft, Fraud Prevention and Cybersecurity	22
07/18/25	Transportation Federal Credit Union	Non-profit	Webinar	7 Steps to Payoff Debt	16
07/18/25	Hispanic Heritage Chamber of Commerce	Non-profit	Fair	Progresando	250
07/21/25	Women in Distress	Non-profit	Workshop	Back to School Shoping	10
07/22/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #2	56
07/24/25	Hispanic Entrepreneur Initiative	Non-profit	Webinar	Liderazgo y Trabajo en Equipo para Emprendedores	38
07/26/25	Consolidated Credit	Non-profit	Workshop	First Time Homebuyer Workshop	15
07/29/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #3	53
07/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	3
08/12/20	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #4	53
08/12/25	Tropical Financial Credit Union	Non-profit	Workshop	Small Business, Big Success	25
08/13/25	Consolidated Credit	Non-profit	Webinar	Student Loans Debt - Get to Know the Latest Policy Updates	35
08/14/25	Broward Partnership	Non-profit	Fair	Housing And Resource Fair	150
08/14/25	Tropical Financial Credit Union	Non-profit	Webinar	Student Loans Debt - Get to Know the Latest Policy Updates	18
08/18/25	Tropical Financial Credit Union	Non-profit	Workshop	Which is the Best Debt Solution for Me?	7
08/19/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #5	62
08/20/25	Consolidated Credit	Non-profit	Webinar	Prestamos Estudiantiles - Cambios en la Reglamentacion	12
08/20/25	Florida International University	Non-profit	Webinar	Student Loans Debt - Get to Know the Latest Policy Updates	10
08/22/25	United Way of Broward	Non-profit	Workshop	Conversemos Entre Mujeres	80
08/22/25	MODCO	Non-profit	Workshop	Identity Theft, Fraud Prevention and Cybersecurity	15
08/25/25	Women in Distress	Non-profit	Workshop	Identity Theft, Fraud Prevention and Cybersecurity	6
08/26/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #1	72
08/26/25	Baptist Health South Florida Federal Credit Union	Non-profit	Webinar	Credit Health	78
08/27/25	Tropical Financial Credit Union	Non-profit	Workshop	Budgeting Your Way	22
08/28/25	Tropical Financial Credit Union	Non-profit	Workshop	Savings Strategies in Today's Economy	18
08/28/25	Hispanic Entrepreneur Initiative	Non-profit	Webinar	Construir y Reparar Credito para Levantar tu Negocio	15
08/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	8

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
09/02/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #2	70
09/03/25	Legal Ease	For profit	Webinar	Achieving Financial and Mental Wellness	12
09/03/25	Hispanic Unity of Florida	Non-profit	Webinar	Robo de Identidad, Fraude y Ciberseguridad	13
09/05/25	Tropical Financial Credit Union	Non-profit	Workshop	Savings Strategies in Today's Economy	9
09/09/25	Jack and Jill Childrens Center	Non-profit	Webinar	Couponing 101	76
09/09/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #3	75
09/09/25	Gang Alternative Inc	Non-profit	Webinar	Smart Strategies for Your Dream Vacation	34
09/10/25	Consolidated Credit	Non-profit	Webinar	Emergency Fund Planning	36
09/11/25	New Mont Olive Baptist Church	Non-profit	Webinar	Student Loans Debt - Get to Know the Latest Policy Updates	18
09/12/25	Tropical Financial Credit Union	Non-profit	Workshop	Budgeting Your Way	21
09/12/25	Hispanic Heritage Chamber of Commerce	Non-profit	Workshop	El Arte de Sentirse Bien	10
09/16/25	Riviera Beach CRA	Municipality	Webinar	Business $ense Boot Camp Session #4	71
09/16/25	Jack and Jill Childrens Center	Non-profit	Webinar	Talking to Your Kids About Money	75
09/17/25	Hispanic Unity of Florida	Non-profit	Webinar	Identity Theft, Fraud Prevention and Cybersecurity	4
09/17/25	Consolidated Credit	Non-profit	Webinar	Planificacion para un Fondo de Emergencia	13
09/17/25	Florida International University	Non-profit	Webinar	Emergency Fund Planning	9
09/17/25	Tropical Financial Credit Union	Non-profit	Workshop	Earn your Financial Freedom	20
09/18/25	LifeNet4 Families	Non-profit	Workshop	Identity Theft, Fraud Prevention and Cybersecurity	11
09/18/25	Tropical Financial Credit Union	Non-profit	Webinar	Emergency Fund Planning	16
09/19/25	MODCO	Non-profit	Workshop	Budgeting Your Way	18
09/19/25	Hispanic Heritage Chamber of Commerce	Non-profit	Workshop	Cocina Saludable	12
09/20/25	Score Broward	Non-profit	Workshop	Dinero para tu Negocio	80
09/22/25	Tropical Financial Credit Union	Non-profit	Workshop	Savings Strategies in Today's Economy	20
09/23/25	Jack and Jill Childrens Center	Non-profit	Webinar	Code Red Rx	64
09/25/25	Tropical Financial Credit Union	Non-profit	Workshop	Budgeting, Savings and Credit for Homeownership	30
09/24/25	Hialeah Housing Authority	Municipality	Fair	CareerSource South Florida Job Fair	60
09/25/25	Hispanic Entrepreneur Initiative	Non-profit	Webinar	Herramientas de Mercadeo Digital	12
09/29/25	Tropical Financial Credit Union	Non-profit	Webinar	Earn Your Financial Freedom	5
09/29/25	Women in Distress	Non-profit	Workshop	Earn Your Financial Freedom	5
09/30/25	Jack and Jill Childrens Center	Non-profit	Webinar	Budgeting Your Way	81
09/30/25	Riviera Beach CRA	Municipality	Workshop	Business $ense Boot Camp Session #5	50

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
09/30/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	3
10/01/25	LegalEASE	For profit	Webinar	How to Avoid the 5 Most Common Money Mistakes	176
10/06/25	Tropical Financial Federal Credit Union	Non-profit	Workshop	Earn Your Financial Freedom	19
10/07/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #1	89
10/07/25	Academic Solutions Academy	Non-profit	Workshop	Future Founders: A Roadmap to Entrepreneurship	19
10/07/25	Jack and Jill Childrens Center	Non-profit	Webinar	Earn Your Financial Freedom	78
10/08/25	SunFire Highschool	Non-profit	Workshop	Budgeting for Teens	40
10/08/25	Consolidated Credit	Non-profit	Webinar	Budgeting, Savings and Credit for Homeownership	32
10/14/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #2	74
10/14/25	First Steps Alliance	Non-profit	Webinar	Small Business, Big Dreams and Excellent Credit	24
10/15/25	Consolidated Credit	Non-profit	Webinar	Presupuesto, Ahorro y Crédito para ser Propietario de Vivienda	18
10/15/25	Florida International University	For profit	Webinar	Budgeting, Savings and Credit for Homeownership	7
10/16/25	Gang Alternative Inc	Non-profit	Webinar	Building Credit, Without Adding Debt	24
10/16/25	Tropical Financial Credit Union	Non-profit	Webinar	Budgeting, Savings and Credit for Homeownership	9
10/17/25	Miami Emprendedores	Non-profit	Fair	Meet Miami Emprendedores	80
10/17/25	Univision	For profit	Fair	Univision Miami Contigo	250
10/17/25	Tropical Financial Credit Union	Non-profit	Workshop	Earn Your Financial Freedom	9
10/21/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #3	57
10/23/25	SunEd High School	Non-profit	Workshop	Future Founders: A Roadmap to Entrepreneurship	15
10/25/25	Consolidated Credit	Non-profit	Workshop	First Time Homebuyer Workshop	10
10/27/25	Brandywine Cares	Non-profit	Webinar	Future Founders: A Roadmap to Entrepreneurship	8
10/27/25	SunEd High School	Non-profit	Workshop	Future Founders: A Roadmap to Entrepreneurship	23
10/27/25	Mexican Consulate in Miami	Non-profit	Fair	Semana Nacional de Educación Financiera 2025	40
10/28/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #4	53
10/30/25	Memorial Hospital	Non-profit	Workshop	Planificación para el Fondo de Emergencia	25
10/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	4
11/03/25	Transportation Federal Credit Union	Non-profit	Webinar	Code Red Rx	9
11/04/25	Transportation Federal Credit Union	Non-profit	Webinar	Financial Technology Can Strech your Dollar	6
11/04/25	Brandywine Cares	Non-profit	Webinar	Business $ense Boot Camp Session #5	50
11/05/25	Transportation Federal Credit Union	Non-profit	Webinar	Embrace the Holidays with a Healthy Wallet	5
11/06/25	Transportation Federal Credit Union	Non-profit	Webinar	Caregivers, Money and Legal Matters	7

Date	Location /Organization	Org Type	Service Rendered	Topic	Number of Attendees
11/06/25	City of Plantation	Municipality	Workshop	Senior Affordable Living Town Hall: Real Estate Fraud and Senior Citizens	40
11/07/25	Transportation Federal Credit Union	Non-profit	Webinar	Protecting Your Consumer Rights	6
11/10/25	Transportation Federal Credit Union	Non-profit	Webinar	Making it Big in the Gig Economy	6
11/11/25	University of Miami	Non-profit	Webinar	2025 Holiday Survival Guide	13
11/11/25	University of Miami	Non-profit	Webinar	2025 Holiday Survival Guide	8
11/12/25	Consolidated Credit	Non-profit	Webinar	2025 Holiday Survival Guide	36
11/13/25	New Mont Olive Baptist Church	Non-profit	Webinar	Budgeting, Savings and Credit for Homeownership	5
11/13/25	Transportation Federal Credit Union	Non-profit	Webinar	10 Ways to Save When Facing Financial Challenges	6
11/13/25	Tropical Financial Federal Credit Union	Non-profit	Workshop	2025 Holiday Survival Guide	14
11/17/25	Gang Alternative Inc	Non-profit	Workshop	Savings Strategies in Today's Economy	9
11/17/25	Women in Distress	Non-profit	Workshop	2025 Holiday Survival Guide	5
11/18/25	Tropical Financial Federal Credit Union	Non-profit	Workshop	Emergency Fund Planning	15
11/19/25	Consolidated Credit	Non-profit	Webinar	Guía de Supervivencia para las Fiestas de Fin de Año	12
11/19/25	Habitat for Humanity of Broward	Non-profit	Workshop	Budgeting Your Way	20
11/19/25	Baptist Health South Federal Credit Union	Non-profit	Webinar	2025 Holiday Survival Guide	3
11/19/25	Florida International University	Non-profit	Webinar	2025 Holiday Survival Guide	5
11/21/25	MODCO	Non-profit	Workshop	2025 Holiday Survival Guide	17
11/30/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	4
12/04/25	Tropical Financial Federal Credit Union	Non-profit	Workshop	Budgeting, Savings and Credit for Homeownership	14
12/09/25	Tropical Financial Federal Credit Union	Non-profit	Workshop	Embrace the Holidays with a Healthy Wallet	14
12/10/25	Consolidated Credit	Non-profit	Webinar	Mental & Financial Health	32
12/11/25	Tropical Financial Federal Credit Union	Non-profit	Webinar	Mental & Financial Health	16
12/15/25	Women in Distress	Non-profit	Workshop	Mental & Financial Health	6
12/17/25	Consolidated Credit	Non-profit	Webinar	Salud Mental & Financiera	20
12/17/25	Habitat for Humanity of Broward	Non-profit	Workshop	2025 Holiday Survival Guide	20
12/17/25	Univision	For profit	Workshop	Univision Contigo - TV	300
12/17/25	Florida International University	Non-profit	Webinar	Mental & Financial Health	5
12/31/25	Consolidated Credit	Non-profit	Webinar	E-Home America - First Time Homebuyer	4

Personal Finance Education Distribution and Reach

Consolidated Credit's goal is to provide information that helps individuals and families understand their financial world, as a whole, in combination with practical resources that help them achieve stability and lasting success. We firmly believe that armed with the right knowledge and tools, even families who face challenges can find financial stability.

With 45 English and 32 Spanish financial publications and how-to-guides, we build educational libraries for partners and organizations to continue a full-scale structure of education designed to help people improve their everyday financial lives. The online portals also include free financial calculators, interactive courses, videos, ask the expert forums, infographics and a free budget analysis tool.

This combination of print and online resources is designed to help families build knowledge and find financial success. Consolidated Credit's website, which houses the full range of resources available from our organization received over 1 million total visits during 2025 in English and Spanish.

United Way of Broward County

Consolidated Credit and the United Way: Education, Income and Well-being

The United Way of Broward County has teamed up with Consolidated Credit to develop a user-friendly site in order to provide consumers with budgeting tools and the financial guidance that is needed to live a financially secure lifestyle. The hope of the partnership is to educate, motivate and empower people, while giving them the tools to refrain from overspending, abusing credit cards, and encouraging savings and investing.

As a United Way Sponsor, Consolidated Credit actively contributes to building a better future for our community, from raising funds to increasing awareness. Consolidated Credit builds a bond with community leaders and local businesses to help with these basic United Way tenets.

Education:

By using proven tools such as ongoing webinars and seminars, Consolidated Credit helps Mission United positively impact Veterans, active Service Members and military families by educating them on re-acclimating to civilian life, employment prospects, and housing opportunities.

MISSION UNITED
Proudly Serving Those Who Have Served

Income:

Consolidated Credit joins forces with United Way of Broward County by offering tools and workshops to further financial stability. Consolidated Credit's community outreach team teaches classes and offers resources to empower people to earn, keep and grow assets. Consolidated Credit also works with other local community businesses to raise money for communities facing a wide variety of challenges.

Well-being:

This includes programs such as ReadingPals, a one-on-one child mentoring service, and Center for Working Families that helps families to earn, keep and grow their assets, among other valuable programs. Participants acknowledge the unique needs of each of the 31 cities in Broward County, demonstrating an understanding of the diverse challenges within the region.

United Way DIAMOND CHAIRMAN'S CIRCLE
United Way of Broward County

New Outreach Initiatives

The Community Development team continues to work with non-profit, for-profit and educational organizations to bring greater financial education to communities. Eight new partnerships were formed in 2025.

Driven by a philosophy of "Different Roads, One Destination," we remain committed to our core purpose of enhancing the financial well-being of our members and their families. Every decision we make starts with our members and helping them reach their financial destination. Thank you for your trust. We look forward to making your financial dreams a reality.

We are honored to have received the BauerFinancialTM Best of Bauer 5-Star rating.* This means that Transportation FCU is one of the strongest credit unions in America.

Founded as Our Credit Union by Mr. E. W. Eubanks, we began serving hourly wage earners from a janitor room at the U of I Power Plant in October 1932. At the end of that first year, the credit union had 37 members, two borrowers, and $116.97 in assets. By 1935, the credit union moved off campus to Urbana, expanded its charter to include faculty, and was renamed University of Illinois Employees Credit Union (UIECU).

In 1998, Illini Student Federal Credit Union merged with UIECU making students eligible for membership at UIECU. Champaign Bell Credit Union merged with UIECU in 1999, extending membership eligibility to employees of telecommunications businesses such as Illinois Bell Telephone Company, Ameritech, AT&T Information System, AT&T Communications, AT&T Technologies, and Lucent Technologies.

UIECU began offering online banking in 2000, enabling members across the country and around the world to easily access and manage their accounts. The early 2000s were record years for mortgages and new member growth. In 2006, UIECU was the #1 source for local auto lending in Champaign-Urbana and our Mortgage Department received the "Best of the Best" award from PHH Mortgage Services.

We celebrated our 75th anniversary in 2007. In 2015, we adjusted our name to University of Illinois Community Credit Union to reflect our open field of membership and our commitment to serving both campus and community. We continue to evolve to better serve our members as we look forward to our centennial celebration!

We offer a range of services, accounts, loans, and investment opportunities. On January 28, 1936, an organizational meeting was held to establish a Credit Union for the employees of the Veterans Administration Facility and their families. Those present applied for a charter in the name of the U.S. Veterans Facility Muskogee Federal Credit Union #946. The Credit Union began with 34 members. Over the next several years, the field of membership expanded to include several select employee groups, and additional services were introduced. Muskogee General Hospital Credit Union merged with The Muskogee Government Employees Federal Credit Union in 1984. As a result, the name was changed to Muskogee Federal Credit Union in January 1985. On July 31, 1998, approval was received to amend the Credit Union charter to a community charter, enabling us to serve persons who live, work, worship, or attend school in Muskogee and Cherokee counties.

Founded in 1994 in Bethesda, Maryland, WellNet began with a mission to give employers direct control over healthcare costs by offering self-funded health plans and innovative cost-management tools.

Over the next two decades, the company pioneered solutions that empowered both employers and plan members to make cost-effective healthcare decisions. Their offerings evolved to include level-funded and self-funded health plans, high-touch patient advocacy, and real-time analytics.

In 2009, WellNet launched the Point-to-Point (P2P) consumer healthcare platform and an Active Reporting System (ARS) dashboard. These tools allowed real-time tracking of claims, access to prescription data, and facilitated better employer visibility into health plan performance.

The company then expanded its self-insurance programs to small- and mid-size businesses, forming partnerships with major provider networks such as Valley Preferred and Berkshire Health Partners in Eastern Pennsylvania. This move allowed smaller employers to secure provider access comparable to traditional insurance plans.

Today, WellNet serves employers with up to 5,000 employees across multiple markets and continues to innovate in cost containment, member advocacy, and healthcare transparency.

Retirement Consultant Services (RCS) is a financial planning firm based in Fort Lauderdale, Florida.

RCS specializes in comprehensive financial planning, including retirement strategies, investment management, and employee benefits consulting. The firm is known for its personalized approach to helping clients achieve their financial goals.

Rio Grande Valley (RGV) Credit Union's mission is to be the primary source for financial services and financial education for its members.

Mission:

RGV Credit Union aims to be the leading provider of financial services and education to its members.

Federal Financial Freedom is a division of United Benefits, an independently owned insurance group endorsed by several national unions. The advantage of working with a group like ours is that we can collaborate and negotiate with over 50 different insurance carriers to design benefits that best support our mission.

Our Mission & Vision:

We work alongside federal employees to provide and design solutions that fit your individual or family's needs. We know that when we unite, you benefit. Our goal is to protect your paycheck, life, and retirement.

The Horatio Alger Association was established in 1947, following the Great Depression and the Second World War, to reinforce belief in the American Dream and promote the merits of private enterprise. It bears the name of the renowned author Horatio Alger, Jr., whose tales of overcoming adversity through unyielding perseverance and basic moral principles captivated the public in the late 19th century. The organization's founder, Dr. Kenneth Beebe, in close association with Dr. Norman Vincent Peale, hoped to inspire individual Americans to reach their highest potential, thereby strengthening American society as a whole. They created the Association to recognize individuals of exceptional achievement as a way to remind Americans of the greatness that can be accomplished in our country, regardless of one's circumstances or background.

Non-profit and Municipal Education Partnerships

Improving financial literacy rates throughout the United States is a cornerstone of Consolidated Credit's mission to help individuals and families achieve financial stability and success. We work with a wide variety of non-profit organizations and municipal government agencies in order to reach as many people as possible.

Strategic partnerships with non-profits and government agencies allow us to significantly increase the scope and impact of our education outreach efforts by joining forces with like-minded organizations who share similar financial literacy goals.

A key part of this initiative involves educating teachers, administrators, families, and children to help them achieve a stable foundation in financial literacy that is necessary to achieve success. Partnerships with organizations like the United Way and government agencies such as the U.S. Department for Housing and Urban Development (HUD) allow us to reach populations that are often underserved and working with limited resources.

The scope of these strategic partnerships vary by organization, from in-person workshops and webinars, to personal finance publication displays that give people the resources they need to learn at their own pace. Consolidated Credit provides its full scope of free financial resources to support these initiatives, including financial calculators, step-by-step self-help guides, interactive online courses and video content. We also help partners with customized websites and online learning portals that strategically serve the needs of each organization's members.

Non-profit and Municipal Education Partners

2-1-1 Palm Beach/Treasure Coast
180 Degrees
1199 SEIU Federal Credit Union
A Vision of Redemption, Inc.
Alabama ONE Credit Union
Broward College
Broward County Community Action Agency
Broward County Parks & Recreation
Broward Regional Health Planning Council
Boulevard Heights Elementary
CAMS Community Development Center
Caribe Federal Credit Union
Carver Ranches Branch Library
Cents Ability
Children's Harbor
City of Coconut Creek
City of Coral Springs
City of Fort Lauderdale
City of Miami and Miami Police Department
City of Miramar
City of Oakland Park
City of Parkland
City of Pembroke Pines
City of Plantation
City of Plantation Library
City of Riviera Beach Community Redevelopment Agency
City of Riviera Beach and Riviera Public County Library
City of Tampa
Cobalt Federal Credit Union
CommonWealth One Federal Credit Union
Community Care Plan
Connexus Association
Credit Union Muskogee Federal
Cuban American National Council
Deerfield Beach High School
Department of Children and Families in Broward County
Dixie Court Apartments
Dress for Success - Broward
Enrichment Federal Credit Union
F&A Federal Credit Union - Monterey Park, California
Family Success Centers of Broward County
First Central Credit Union
First Step Alliance
Flanagan High School
Florida Atlantic University
Florida KidCare
Fort Billings Federal Credit Union
Fort Lauderdale Housing Authority
Gateway Community Outreach
Girl Scouts of Southeast Florida
Gold Coast Federal Credit Union
Greater Texas Federal Credit Union
Habitat for Humanity Broward County
Habitat for Humanity Palm Beach County
Healthy Mothers, Healthy Babies
Henderson Behavioral Health
Heritage South Credit Union
Hialeah Housing Authority
Hispanic Unity of Florida
Hiway Credit Union
Hollywood Branch Library
Hope, Inc.
Hope South Florida, Inc.
Horatio Alger Association
Housing Authority of Fort Lauderdale, Kennedy Homes
Housing Authority of Fort Lauderdale, Sistrunk Gardens
Housing Authority of Fort Lauderdale, Suncrest
Housing Authority of Fort Lauderdale, Sunnybeach
Housing Authority of Fort Lauderdale, Sunnyland
In Touch Credit Union
Jack and Jill Center
Kaboom
Leaders Credit Union
Legal Aid/Coast to Coast
LGE Community Credit Union
Los Angeles Police Federal Credit Union
Marine Credit Union
Members 1st of New Jersey Federal Credit Union
Memorial Employees Federal Credit Union
Memorial Healthcare System
Miami-Dade Corrections & Rehabilitation Department
Miami-Dade Water and Sewer Department
Miami Federal Credit Union
Miramar Branch Library
Miramar Elementary
Mission United
National Aid Foundation for Unprovided Children, Inc.
North Miami Public Library
Northwest Gardens
Nova Southeastern University (4 campus locations)

OCCU
Operation Sacred Trust
Palm Beach State College
Panhandle Educators Federal Credit Union
Paragon Foundation of Palm Beach County
Prince George's Community Federal Credit Union
Puerto Rico Federal Credit Union
Publix Employee Credit Union
RGV Credit Union
R-G Federal Credit Union
Realtor Association of Greater Fort Lauderdale
San Bernardino County
Seven Seventeen Credit Union
Sound Federal Credit Union
Special Operations Command South
St. Paul Federal Credit Union
Strayer University
Sunland Park Academy
Supportive Services Committee
Tacoma Longshoremen Credit Union
Texoma Community Credit Union
The Carl Shechter SWFP Community Center
The Children's Services Council of Broward County
The CLEO Institute
The Finest Federal Credit Union
The Housing Authority of Fort Lauderdale
The Ivery Agency
The Jewish Board of Family and Children's Services
TLC Community Credit Union
Topline Financial Credit Union
Transportation Federal Credit Union
Tropical Financial
Tyndall Federal Credit Union
U of I Community Credit Union
United Methodist Federal Credit Union
United Way of Broward County
United Way of Miami
United Way of South Jefferson County, Texas
University of Maryland's Employee Assistance Program
University of Miami, Employee Assitance Program University of Miami, Toppel Career Center
University of Miami, UM Faculty and Staff Assistance Program Upward Bound - TRIO
Urban League of Broward County, Inc.
USC Credit Union
VAPR Federal Credit Union
Velocity Community Credit Union
Vermillion Federal Credit Union
Veterans Association of Real Estate Professionals (VAREP) Villa Madonna
Visins Federal Credit Union
We Florida Financial Credit Union
WesTex Federal Credit Union
Wyhy Federal Credit Union
Y-12 Federal Credit Union

Corporate Education Partnerships

More and more, private businesses and corporations are stepping up to take a more active role in helping employees achieve financial success in their personal lives. Consolidated Credit works with a vast assortment of companies nationwide to provide financial literacy education and practical resources that help everyone find financial stability.

Studies show workplace financial education programs provide crucial information that helps employees fill gaps in their financial knowledge base. Well-educated employees are better equipped to make strategic decisions in their financial lives, leading to increased productivity that helps companies and organizations. As with non-profit and municipal education programs, all corporate education programs are tailored to the individual needs of that business and its employees. Educational workshops are provided through both in-person seminars and online learning courses. Websites and online employee portals are also updated regularly to offer a full-range of resources, including videos, self-help publications, financial calculators and worksheets, interactive courses, and budget analysis.

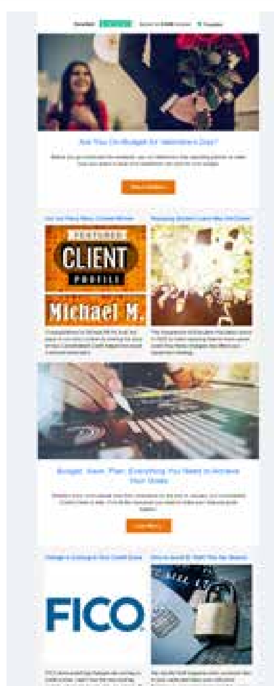
Corporate Educational Partners

Accion USA
Aetna
American Airlines
Associated Grocers of Florida
Bank of America
BB&T
Brandywine Cares
BSI Designs
Capital Bank
Capital Property Inspections
College of Business & Technology (CBT) - Kendall, FL
Colonial Life
Corehealth Technologies
Cox Radio
Comerica
Easyknock
Federal Financial Freedom
FinLit Boost
FirstKey Homes
Florida Career College, Pembroke Pines
Florida Life Group
Florida Technical College
Fortune 360 Group
Gehring Group
Genesis EAP
GEO Group
Great Florida Bank
Guaranteed Rate
Hilton Gallery One Hotel
IEAP
Jonathan Club
Keeper
Keiser University
Keys Federal Credit Union
Legal Access
Legal Club
Marvin Gardens Center
Mercantil Commerce Bank
Retirement Consultant Services (RCS)
Rooms To Go, Inc.
Salus Health & Wellness
Sapoznik Health & Wellness
Sistrunk Gardens
Southern New Hampshire University
TD Bank
Tiaa Bank
TruService Community Federal Credit Union
Valley Bank
Veritas Legal Plan
VLS Environmental Solutions
W. C. Bradley Company
WellNet Healthcare
Wells Fargo
WorkPlace Credit
Zachry Corp

Newsletters

The Advisor: Client Edition

The Client Edition of The Advisor is used to directly communicate with over 50,000 clients each month. The newsletter gives clients important news pertaining to Consolidated Credit, answers to frequently asked questions, links to websites with current financial news, money saving tips, expert advice, and more.



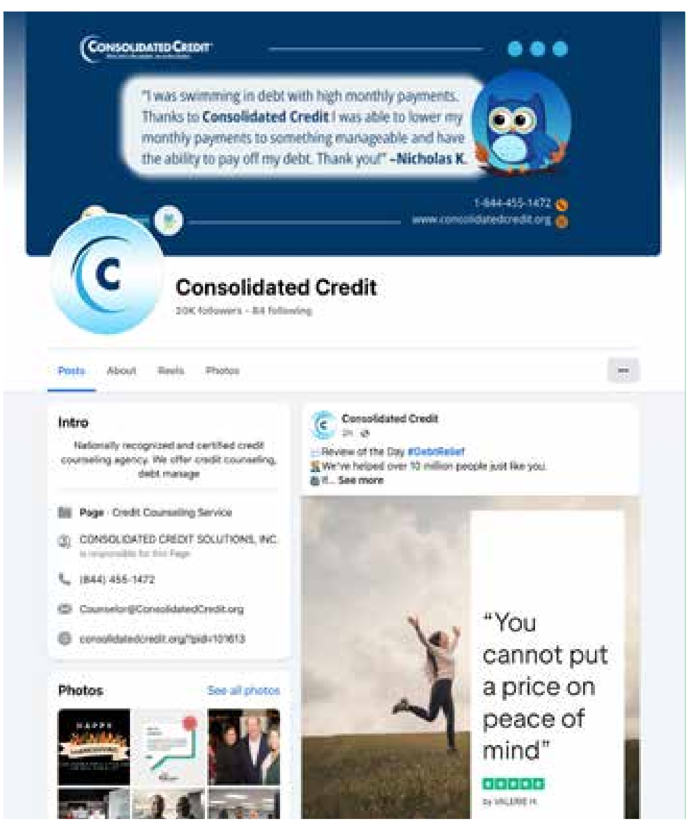
Social Media Engagement

Consolidated Credit has taken to the social media landscape by posting relevant, informative and educational articles and videos to its blog, YouTube, Facebook, and Pinterest accounts, as well as providing news and expert advice as it relates to the personal finance and credit industry via Twitter. A team of personal finance writers and social media marketing personnel post information and tackle money issues.

Consolidated Credit understands that an ever-growing number of Americans prefer to receive their information through social media platforms and therefore hasadapted to that model in an effort to provide the best financial education to mass audiences.

Facebook & Instagram

Consolidated Credit has Facebook and Instagram pages in both English and Spanish. They contain daily educational information, tips on debt, credit, budgeting and money-saving resources. With over one hundred thousand subscribers, the channels meet consumers where they are and encourage financial literacy.



X (Formerly Twitter)

Consolidated Credit maintains **X** (Twitter) accounts in English and Spanish. Through **X**, Consolidated Credit has the opportunity to expand its reach to varied audiences and are able to engage with consumers on trending financial topics. To date the **X** accounts have over twenty thousand followers.

YouTube

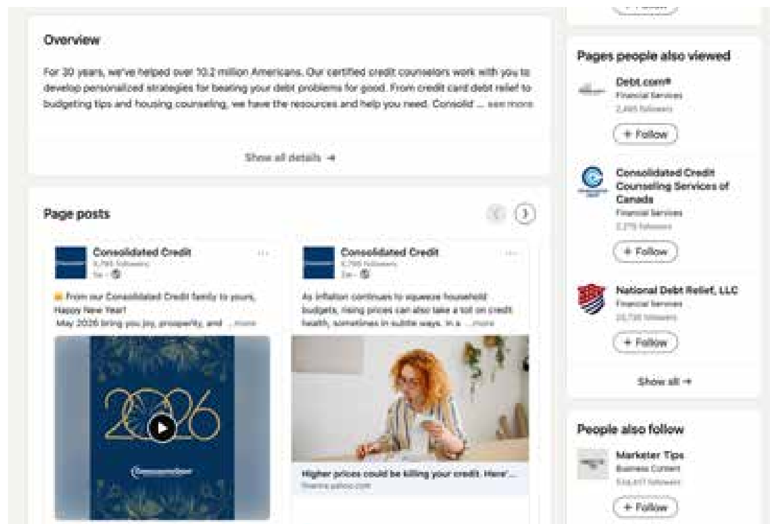
Consolidated Credit's YouTube page, **www.youtube.com/consolidatedcreditcs**, lists a host of education videos featuring Consolidated Credit's community outreach team discussing topics ranging from back-to-school budgeting to how to pay off credit card debt to how to protect yourself from identity theft. We produced 40 videos with 318.3K views, demonstrating the success of reaching consumers on YouTube and validating the financial education strategy.

Spanish YouTube

Explore a wide range of educational videos on Consolidated Credit's Spanish YouTube page at **www.youtube.com/ConsolidatedEspanol**. Here, our community outreach team delves into a variety of financial topics, offering valuable insights and guidance. We produced 42 videos that have received 97.1K views in 2025, showing the success of reaching the Hispanic community on YouTube.

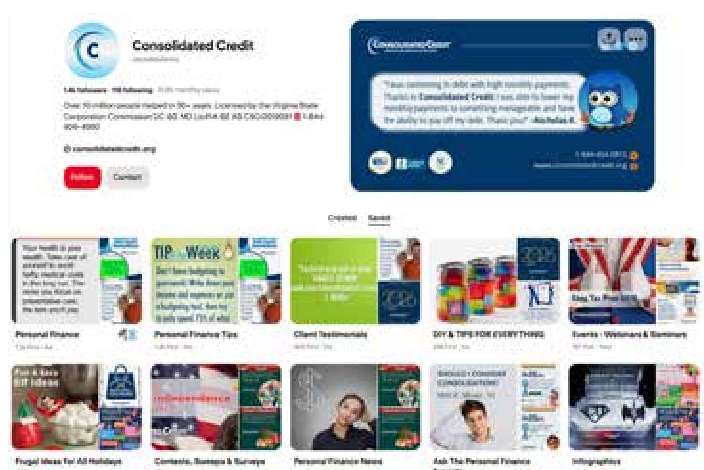
LinkedIn

This professional networking site is another avenue that Consolidated Credit's community outreach team uses to provide financial education to human resource executives throughout the United States. Consolidated Credit's Community Development Manager operates this LinkedIn profile and has found great success in landing partnerships where educational booklets and seminars have been provided. Visit Consolidated Credit's LinkedIn page to learn more about Financial Wellness initiatives.



Pinterest

Consolidated Credit's Pinterest account displays our infographics and other personal finance related images to reach consumers who prefer to receive their information in a visual format. Pinterest is a social bookmarking tool used to collect images found around the web into categorized collections. This site allows people to follow other users, share content, make comments, and tag users.



Public Awareness

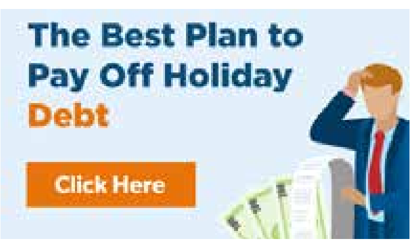
Financial learning is never complete – it's an ongoing effort that requires consistency in order to be effective. With that in mind, Consolidated Credit provides personal finance news and trends in order to help everyday Americans understand key components and critical changes in the financial world.

From personal finance news through the company's English and Spanish websites to nationally distributed press releases and social media channel outreach, Consolidated Credit uses a variety of mediums to reach the public to provide financial education and news on current trends.

The following is Consolidated Credit's calendar and synopsis of personal finance news that was published on ConsolidateCredit.org in 2025.

January 6 - Top 5 Financial Resolutions for 2025: Start the Year Right

According to Fidelity's Financial Resolutions survey, 66% of Americans are considering a financial resolution for the new year. That can be saving more, getting out of debt, building credit, saving for emergencies, and bolstering your nest egg.



January 13 - Set the Right Plan to Pay Off Holiday Debt

Most Americans don't get into holiday debt because they're irresponsible or frivolous. The real culprits are high balances and high interest rates. Despite inflation squeezing people's budgets and making it harder to get ahead of debt. it is possible to pay off holiday debt and get on the right financial foot in the New Year.

January 15 - Data Privacy Day: A Reminder to Protect Your Personal Data

7 out of 10 Americans are concerned about how their personal data is being used, according to Pew Research Group, and their worries aren't unfounded. Over a third of U.S. adults have been the victim of hacking or a data breach in the past 12 months

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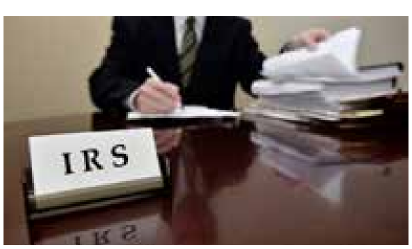


January 20 - 4 Tips to Prevent Tax ID Theft

Tax identity theft occurs when someone steals your Social Security number in order to file a false tax return in your name. The goal is to get your refund before you even have a chance to file a return. You may not even know you're at risk until you try to file and the IRS tells you a return was already filed in your name.

January 22 - Should You Buy a House Now or Is It a Good Time to Refinance?

After a prolonged period of aggressive interest rate hikes to combat inflation, which sent mortgage rates soaring, the Federal Reserve finally began lowering rates last year. This trend is expected to continue in 2025. While mortgage rates have gradually declined since reaching a 23-year high in 2023, they have yet to dip below the 6% mark, and many experts anticipate 30-year fixed mortgage rates will likely remain in the mid-6% range for some time.

February 3 - How To Create a Realistic Budget You'll Stick To in 2025

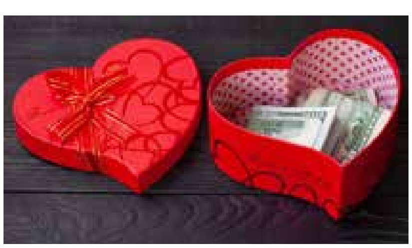
Budgeting can feel daunting, but it's one of the most powerful tools to take control of your finances. Crafting a realistic budget doesn't just help you track where your money goes, it also empowers you to achieve your goals and reduce financial stress.

February 5 - Understanding the Latest Tax Law Changes for the 2024 Tax Year

The 2025 tax filing season is approaching, so it's time to start thinking about tax preparation. We've compiled a quick overview of some of the biggest updates to help you navigate the latest tax law updates and plan your financial strategy.

February 7 - Consolidated Credit Helps California Wildfire Survivors Recover Financially

California Governor Gavin Newsom called this month's California wildfires "one of the worst natural disasters in U.S. history." Early estimates project damages will cost up to $275 billion.



February 10 - Love and Money: How to Talk Finances with Your Partner

Valentine's Day is around the corner, and if you're getting serious with your partner, it might be a good time to have an intimate conversation. It's not that kind of intimate conversation. We're talking about financial intimacy.

February 12 - Maximizing Your Tax Refund: Deductions and Credits You Might Be Missing

Tax season is here, but it doesn't have to be daunting. It's a chance to potentially lower your tax bill, boost your refund, or boost your refund, which can be a valuable component of your overall financial planning strategy.

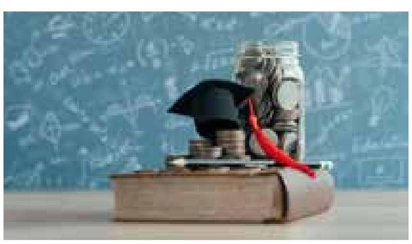
February 17 - Emergency Funds 101: Why You Need One and How to Build It This Year

Many of us set ambitious goals at the start of the year and then quickly put them aside. Roughly, 80% of New Year's resolutions fail by mid-February.

But unlike that goal of losing the extra holiday weight, building an emergency fund is one resolution you shouldn't quit on this year.

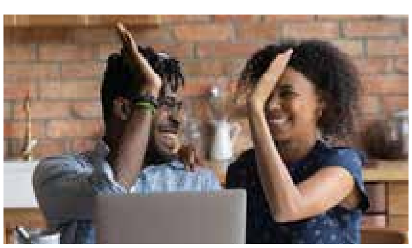
February 24 - Credit Score Myths Debunked: What Really Affects Your Score?

We all know a good credit score is crucial these days. That three-digit number can determine your interest rates and whether you qualify for a mortgage, auto loan, or credit card.



March 3 - Student Loan Tips: Preparing for Graduation and Repayment

Graduation season is around the corner. As you celebrate this exciting milestone, remember that real-life responsibilities like job hunting, finding housing, and student loan repayments are just around the corner.



March 10 - Credit Education Month: Understanding Your Credit Report

March is National Credit Education Month which means it's the perfect time to take charge of your credit health and give it a checkup. That starts with understanding the ins and outs of your credit report. We'll guide you through what you need to know, how to spot and correct errors, and offer tips on maintaining good credit habits.

March 10 - How to Improve Your Credit Score in 90 Days

National Credit Education Month is here, and it's the perfect opportunity to take control of your credit. A good credit score opens doors to better financial opportunities, from lower interest rates to easier loan approvals.

March 17 - Tax Filing Checklist: Don't Miss These Essential Steps

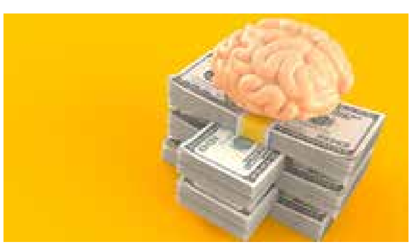
Tax Day (April 15th) is fast approaching, but filing doesn't have to be a frantic scramble. Take control of your taxes with our ultimate Tax Filing Checklist. It's your guide to a smooth and stress-free filing experience.

March 24 - Financial Literacy for Teens: Preparing the Next Generation

When high school hits, your kids enter a whole new world. They're getting more independent, capable of handling more, and maybe even old enough to get a job. But they still need to learn and experience a lot before they're ready to fly the nest – especially regarding financial literacy.

March 31 - Last-Minute Tax Tips: Maximizing Deductions Before the Deadline

The clock is ticking. April's looming, and the mountain of tax forms on your desk seems to grow taller by the minute. Sound familiar? We've all been there – that last-minute scramble to file taxes before the deadline. But don't worry, you're not alone, and it's not too late.



April 7 - Financial Literacy Month: Top Resources to Improve Your Financial IQ

Financial Literacy Month is dedicated to raising awareness about the importance of money management skills. Financial literacy isn't just about balancing a checkbook. It's about possessing the core skills to manage your money effectively, make informed decisions, and achieve your financial goals. A solid understanding of personal finance is essential for overall well-being, reducing stress, and building a secure future.

April 15 - Spring Clean Your Finances: 5 Steps to Financial Organization

Just like we banish dust bunnies and clutter from our homes each spring, it's time to tackle the cobwebs and chaos in our financial lives. Spring cleaning our finances might not be as instantly gratifying as a sparkling kitchen, but the payoff is even better than a squeaky-clean stove. Why bother with all this financial tidying? Because a little organization goes a long way in reducing financial anxiety. We'll go over five steps to get your finances in order.

April 21 - What to Do If You Can't Pay Your Taxes by the Deadline

Tax day has come and gone. If you're facing an unpaid tax bill, you're likely feeling the weight of potential penalties and IRS action. It's a common situation, and many taxpayers find themselves in similar circumstances. The good news is, there's no need to panic! While the stress is understandable, solutions are available.

April 28 - Understanding and Avoiding Common Credit Card Fees

One sneaky way money slips away is through credit card fees. They might seem like tiny nuisances, but they add up faster than you think and can significantly impact your budget. We're going to break down some of the most common credit card fees and equip you with practical tips to avoid them.

May 5 - First-Time Home Buyers Checklist for the 2025 Market

Buying your first home in 2025 offers a significant opportunity, but it also requires navigating a complex market. Factors like fluctuating interest rates, varying inventory, and the integration of new technologies, such as AI-powered property searches, influence the buying process.

May 12 - Financial Advice for New Graduates Entering the Workforce

If you're one of the millions of Americans graduating, now's the perfect time to get a handle on your finances. Building a strong foundation early on is key to long-term stability. We'll provide practical guidance on budgeting, debt management, saving, and career-related financial decisions so you can confidently build a secure financial future. While this advice is tailored for recent college graduates, it applies to anyone seeking to confidently build a secure financial future.

May 19 - Military Appreciation Month: Financial Resources for Service Members

Military Appreciation Month poignantly reminds us of the sacrifices made by the men and women who serve our nation. It's a time to honor their dedication and commitment and acknowledge the unique financial challenges they often face. Frequent relocations, extended deployments, and the variability of military income can create significant hurdles for service members and their families.

May 26 - Refinancing Your Mortgage: Is Now the Right Time?

Is now the right time to refinance your mortgage? Refinancing means replacing your existing mortgage with a new loan, often to secure better terms. The potential for lower payments is certainly attractive, but with shifting interest rates and economic uncertainty, it's a complex decision. We'll break down the benefits, costs, and the importance of timing to help you decide if now is a good time to refinance.

June 2 - Mid-Year Financial Checkup: Are You on Track with Your 2025 Goals?

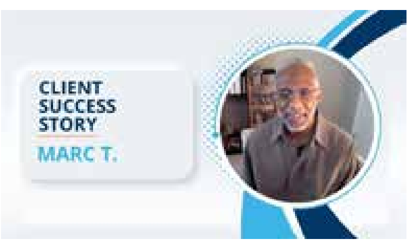
We're halfway through 2025 – how are those financial goals you set in January looking? Are you on track to achieve them, or has life nudged you in a different direction? Don't worry if things aren't exactly as planned. Now is a fantastic time to pause and see how things are going, celebrate successes, make adjustments, and refocus on your goals.

June 3 - 6 Tips to Avoid Financial Disaster During Hurricane Season

June 1st marks the official start of the 2025 hurricane season which means it's time to start preparing. But being prepared for storms means more than just stocking up on canned foods, water, and batteries. Natural disasters can quickly lead to financial disasters with the aftermath of storms leaving people displaced, without employment, or injured — just one of which can quickly wipe out a savings account. Here are 6 tips for avoiding a financial state of emergency this storm season.

June 9 - Summer Travel on a Budget: Tips for Affordable Vacations

The dream of a relaxing getaway can easily be overshadowed by concerns about dipping into savings or, worse, accumulating debt. But fear not. Affordable summer adventures are not just a possibility; they are well within reach. In this guide, we'll offer tips to ensure your summer holidays are filled with joy and unforgettable experiences, all while keeping your finances happily in check.



June 9 - "Chock Full of Information"

Ask any teacher, and they'll say the same thing: the job is rewarding – especially when you know you've made an impact. The challenge? Knowing exactly when that moment happens. There's no flashing sign or cartoon lightbulb to let you know you've reached a student. It's subtle. It's quiet. And sometimes, you don't realize it until much later.

June 17 - Protecting Yourself from Identity Theft During Travel

Summer travel is a time for fun and exploration, but it also increases the risk of identity theft. Being in unfamiliar places and using public Wi-Fi can make your personal information more vulnerable than usual. Don't fret! We'll provide you with helpful and easy-to-follow advice on how to protect yourself from identity theft so you can enjoy your trip without worry.

June 23 - Consolidating Debt: How to Simplify Your Payments This Year

Mid-year can be a good time to pause and look at your financial picture. If you're like many people, you might find yourself juggling several different credit card debts. Each one comes with its own due date, minimum payment, and interest rate. This can quickly become a source of stress, making it hard to keep track of everything and easy to feel like you're constantly playing catch-up.

July 7 - Financial Independence Day: Steps to Achieve Debt Freedom

We celebrate Independence Day with thoughts of freedom, security, and the pursuit of happiness. Yet, for many, their financial situation tells a different story. If debt is a constant pressure, that ideal of true freedom can seem out of reach. Luckily, taking control of your finances and tackling that debt head-on can pave the way to your own "financial independence day."

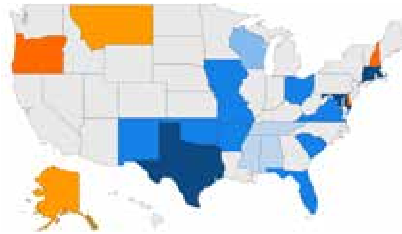
July 14 - Back-to-School Shopping: How to Save Money This Year

Back-to-school shopping can be a mix of fun and financial stress. Seeing all the new supplies gets kids ready to learn, but paying for it all can be tough. The good news is that planning ahead can really make a difference.

Right now, in mid-summer, is the ideal time to think about what you need and how to save. We'll offer practical tips for budgeting and smart shopping tips for back-to-school, helping you manage your money and still get everything on the list.

July 21 - Understanding Interest Rates: How They Affect Your Loans and Credit Cards

Ever wonder what it really costs to borrow money for a car, a house, or even just using your credit card? The interest rate largely determines that cost – essentially the price you pay to use someone else's funds. With the current economic changes, knowing how interest rates operate is no longer optional; it's essential for your financial health.



July 23 - Find Your State's Tax-Free Weekend for Back to School Savings

Tax-free weekends for back-to-school can help you save. Attention all parents and students who are looking to save — back-to-school tax-free weekends will be starting this month and continuing through early September. Tax-free weekends are an easy way to save because they eliminate the state sales tax on certain back-to-school shopping items.

July 28 - Side Hustles for Extra Income: Pros, Cons, and Tax Implications

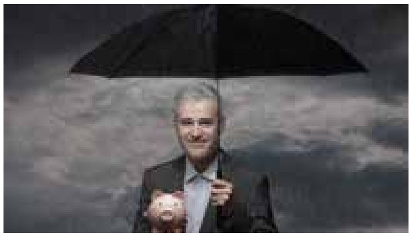
More and more people are taking on "side hustles" – extra jobs or projects they do besides their main work to earn more money. Summer can be a great time to think about a side hustle or gig work since you might have more free time. Plus, with back-to-school costs just around the corner, that extra income can really help. We'll look at the good things, the challenges, and what you need to know about taxes if you decide to do a side hustle for extra cash.

August 4 - College Bound: Financial Tips for Students and Parents

College is a big step, and so is figuring out how to pay for it. With the fall semester just around the corner, now's the time for students and parents to get their financial ducks in a row. It might seem like a lot to handle, but getting these things sorted now can save you stress later. To help, we've put together some key tips for students and parents to tackle college finances before classes even start.

August 11 - Retirement Planning Mistakes to Avoid at Every Age

Imagine reaching retirement only to find your savings aren't enough. According to the Pew Research Center, this is a reality for almost a third of current retirees who are considering going back to work to cover their living expenses. This shows why planning for retirement is so important for everyone.



August 18 - Preparing Financially for Hurricane Season: Essential Steps

We all know the drill when hurricane season rolls around: sandbags, shutters, flashlights, water, canned goods, etc. But there's a big part of getting ready that many of us forget – our money. Being financially prepared for a hurricane can make a huge difference if your home is damaged, you have to leave, or you're dealing with the aftermath. This simple guide will show you exactly what you need to do to get your finances ready for storm season.

August 22 - The National Housing Crisis Isn't Really National

Maybe you saw this headline last month from many major media outlets: "Home prices reach record high in June." It's true. The median price for existing homes hit $435,300. That's a scary number. It's also not true in most cases. Real estate is very much a local phenomenon. So median and average prices are not what you'll pay – because you're not average.

August 25 - Managing Medical Bills: How to Negotiate and Reduce Costs

More than half of Americans say they currently have outstanding medical bills or unpaid medical debt, according to a survey from Debt.com. If you're one of them, you know how stressful it can be. Healthcare costs are a real burden for many, and getting a big medical bill can feel overwhelming. But it doesn't have to be the final word. You have options, and one of the most useful is learning how to negotiate and lower those costs.

September 1 - Emergency Fund vs. Savings Account: What's the Difference?

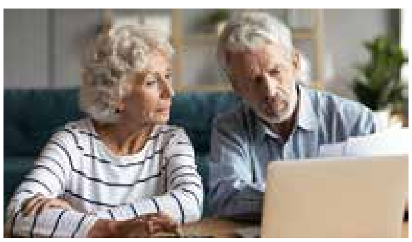
September is National Preparedness Month, a perfect time to build your financial safety net. Having funds to fall back on provides peace of mind and protects you from debt during unexpected events. We'll explain why a separate emergency fund is so important and how it differs from your regular savings account.

September 8 - Life Insurance 101: Protecting Your Loved Ones' Future

September is Life Insurance Awareness Month, a time to think about how we can protect the people we love most. Life insurance is a simple yet powerful way to do just that. It's a fundamental tool that offers financial security and brings peace of mind, knowing your loved ones will be taken care of. We'll walk you through the basics of life insurance, explaining what it is and why it's such an important piece of your financial plan.

September 15 - Financial Recovery After a Natural Disaster: Steps to Rebuild

As peak hurricane season arrives, many may be facing the difficult aftermath of a natural disaster. Beyond the immediate safety concerns, the financial impact can be significant and long-lasting.



September 22 - Understanding and Improving Your Debt-to-Income Ratio

Your Debt-to-Income (DTI) ratio simply shows how much of your income goes to debt each month, which is a big clue about your financial health. Knowing your DTI right now is especially useful as you plan for the year's end and maybe even get into planning for holiday spending. That's because it helps you see if your finances are in good shape or need to watch your spending.

October 6 - Budgeting for the Holidays: Avoid Debt This Festive Season

The holidays are coming! We know, we know, it's barely October, and you're probably still figuring out your Halloween costume. But for many, the holiday season can bring a lot of money worries. It's easy to overspend, and before you know it, holiday bills can turn into long-term debt. That's why getting a jumpstart on your holiday budget now is key.

October 13 - How to Monitor Your Credit Effectively

When was the last time you looked at your credit report? Having good credit impacts everything from the interest rates you receive on loans and mortgages to your ability to secure insurance. But mistakes on your report are more common than you may think.

October 21 - Halloween Spending Statistics

Anticipation is high for the spookiest night of the year. About 73% of Americans say they plan to celebrate Halloween in 2025 — holding steady at pre-pandemic levels. Despite higher prices from tariffs and inflation, consumers are still spending big on candy, costumes, decorations, and pumpkins.

October 28 - Holiday Spending Stress

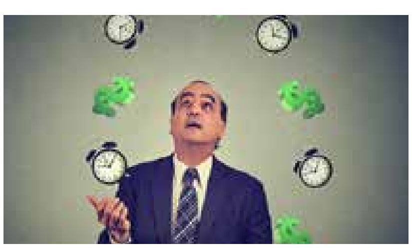
Most Americans will add debt and stress to their gift lists this year. This time of year, pollsters love to ask Americans how much they're spending on the holidays. A recent survey from the National Retail Federation projects that the average person will spend $890 on seasonal expenses like gifts, decorations, and food.

06 - October 28 - Avoiding Fraud During Holiday Shopping: Online Safety Tips

The holiday season is about to ramp up with black-friday and cyber monday about a month away. Holiday shopping online offers great convenience, but as the season ramps up, so do online fraud risks. According to a study from McAfee, 1 of 3 Americans have fallen victim to an online scam during the holiday season.

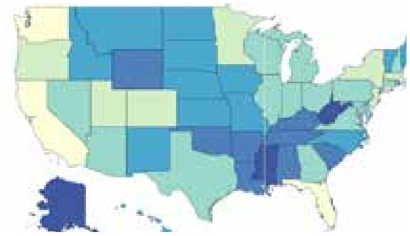
05 - November 3 - Understanding Buy Now, Pay Later Plans: Pros and Cons

As the holiday season approaches, you might be hearing more about "Buy Now, Pay Later," or BNPL. This payment method has become increasingly popular, allowing shoppers to split the cost of their purchases into smaller, more manageable installments.



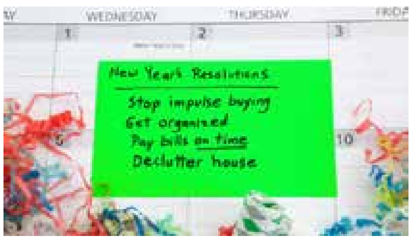
04 -November 17 - Who Is the 'Typical' Consolidated Credit Client?

I'm not being coy when I reply, "That's almost impossible to say." Don't believe me? Check out this map. You'll see clients in every state, Puerto Rico, and the Virgin Islands. We've helped good people shed debts as small as a few thousand dollars to as much as $80,000. They've had two to three credit cards or a whopping 23. They've come from all walks of life, including nanny, TV actor, and even an MBA.



03 - November 20 - A Snapshot of Credit Card Debt by State – Updated With the Latest Data

Alaska leads the nation in average credit-card debt, and new Experian data shows balances rising in nearly every state.Experian has released an updated look at how Americans are managing credit cards in its most recent State of Credit Cards and Average Credit Card Balance by State data.



02 - December 4 - Ready for a Financial Reset This New Year? Start Here

The new year often inspires people to focus on healthier routines, from getting more sleep to exercising regularly. But financial health deserves a place on that list too. A well-organized money plan can reduce stress, create stability, and make it easier to reach the milestones that matter most to you throughout the year.

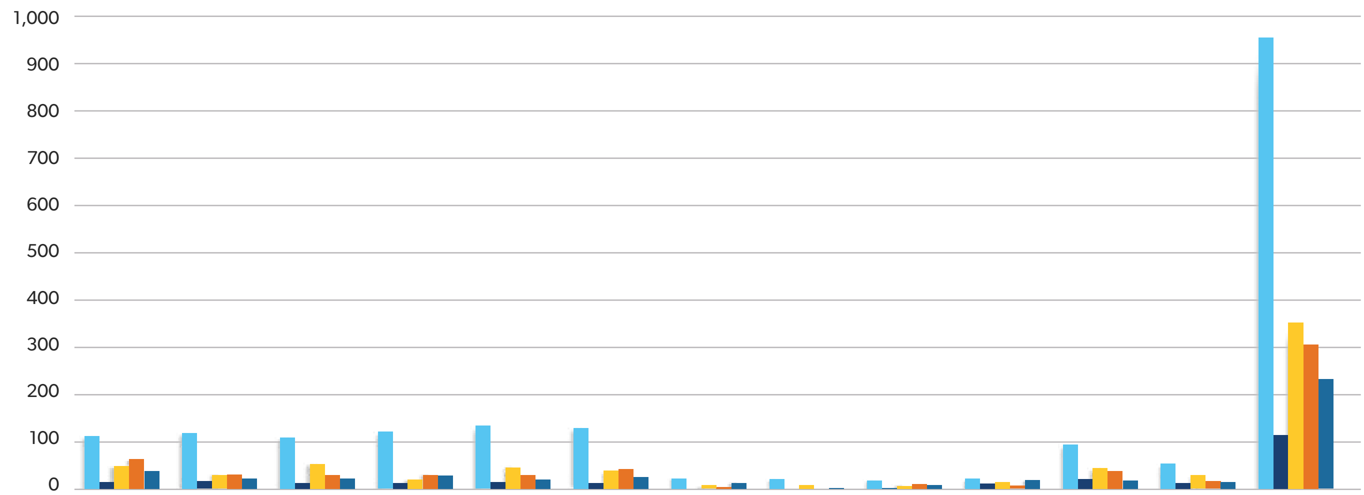
01 - December 24 - Understanding Financial Scams: How to Protect Yourself During the Holidays

The holiday season is a time for cheer and giving, but it’s also a peak season for financial scams. A Norton Cyber Safety Insights Report revealed that nearly half (48%) of U.S. consumers were targeted by online shopping scams during the holidays. With so much going on, it’s easy to become a target.

Publication Distribution

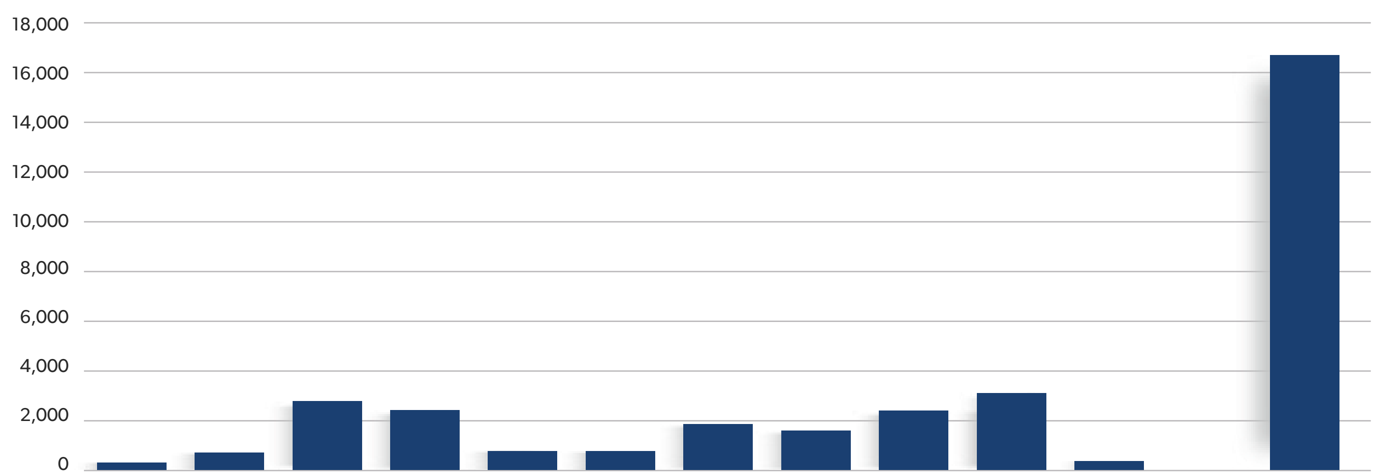
Consolidated Credit strives to reach as many consumers as possible by offering financial education. The personal finance publications below are broken down into categories of Credit, Budgeting, Money Management and Lifestyle. The charts show the number of publications in English and Spanish that have been distributed throughout 2025.

Educational Publications Downloaded (ENG/SPN) - 2025



	Jan	Feb	Mar	April	May	June	Jul	Aug	Sep	Oct	Nov	Dec	2025 Total
Credit	115	119	113	121	131	128	22	21	17	21	91	53	952
Housing	15	16	9	9	12	9	0	0	1	10	22	9	112
Money Management	49	34	57	19	47	34	5	6	4	11	46	31	343
Planning	60	36	34	29	28	37	2	0	8	5	36	29	304
Youth	33	21	24	28	19	25	9	1	5	19	17	17	218

Educational Publications Distributed via Events and Mail - 2025



	Jan	Feb	Mar	April	May	June	Jul	Aug	Sep	Oct	Nov	Dec	2025 Total
Number of Publications	283	640	2,622	2,414	667	648	1,968	1,581	2,412	3,065	293	0	16,593

Books

Credit Cards: What You Need to Know
Divorce and Your Credit
Understanding Your Credit Card Statement
Identity Theft
Make the Most of Your Credit Score
Medical Bills and Credit Cards
Predatory Lending
Rebuilding Your Credit

Repair Your Credit
Credit in a New County
Budgeting Made Easy
Coping With Financial Stress
Cutting Car Costs
Cutting Food Costs
Cutting Healthcare Costs
Financial Strategies for Single Parents

Personal Finance and COVID-19
Money Mistakes
Money Saving Tips for New Parents
Save Energy - Save Money
Service Members and Veterans
Shop Smart and Save
Women and Money
Avoiding Foreclosure

Buying a Home
Mortgage Guide for Homebuyers
Financial Realities for College Grads
Talking Money with Your Kids
Teenagers and Credit Cards
Death of a Spouse
Disaster Planning
Holiday Survival Guide

Mortgage Help for Homeowners
Reverse Mortgages
Affording College
Banking 101
Budgeting 101 for College Students
My First Budget
Planning your Golden Years
Protect Yourself from Debt Collections

Surviving a Layoff
Talking to Your Aging Parents
The Wedding Planner
When Love, Marriage and Money Come Together
Vacation Budgeting

Personal Finance Educational Videos

In 2025 Consolidated Credit produced 82 new videos. The goal is to help consumers build a better financial outlook and serve as awareness campaigns for the financial outreach programs. Videos are perfect for visual learners and studies show that retention rates of video content is higher than non-video content.

The Ask the Expert Series features Consolidated Credit's counselors and community outreach specialists. They answer questions from consumers on a wide variety of personal finance topics. People can get expert advice and easy-to- understand answers to tough money questions to help them meet financial challenges head-on.

We have also converted our Webinar Content into twenty-minute videos that explain topics in-depth. Topics produced this year have included Preparing for Natural Disasters, Dealing with Financial Stress, and Filing Taxes, among others.

Educational Leadership

Gary S. Herman | President

Gary Herman, President of Consolidated Credit, is a consumer credit specialist. He has been a part of Consolidated Credit for over 25 years and his expertise in establishing operations and marketing policies, hiring, and training financial counselors has been a crucial advantage in Consolidated Credit's success. As an expert who examines consumer credit trends, causes and effects of financial over-extension, Mr. Herman has been able to predict the needs of financially burdened consumers and provide Consolidated Credit's certified counselors with the tools and educational materials required to keep ahead of the public's needs.

Mr. Herman was the past Vice President of the Association of Independent Consumer Credit Counseling Agencies (AICCCA) and served on the United Way South Broward Regional Advisory Committee as well as on the Board of Directors for 2-1-1 First Call For Help, Inc. Under Mr. Herman's leadership Consolidated Credit won the Best Places to Work in South Florida Award and Consolidated Credit also had the privilege to win the Union Planters Bank/South Florida Business Journal Business of the Year Award in the Non-profit Category.

Mr. Herman's past experience includes many years as a financial analyst for Capital Analyst of Washington, Inc. He performed tax, business and financial planning for the owners of large private corporations. Immediately prior to joining Consolidated Credit, he was a territory manager for G.D. Searle. He received a dual degree in Finance and Marketing from The American University in Washington D.C.

April Lewis-Parks | Director of Education and Corporate Communications

April Lewis-Parks has more than 20 years of experience in the financial sector. She is a PFE-certified debt management professional and a consumer affairs advocate. She is dedicated to generating awareness about personal finance issues and develops surveys and polls to collect data concerning consumers' financial needs. Subsequent to her findings, she develops educational material and community outreach programs. She directs the educational content and the personal finance news for ConsolidatedCredit.org, as well as oversees the social media strategy and educational campaigns. Prior to joining Consolidated Credit, she was a broadcast journalist covering politics and transitioned to public relations working for a Boston based event firm promoting businesses and fundraising events. Previous to that, she was employed by John Hancock Financial Services, Inc. where she reviewed employee information on hardship loan products that pertained to their 401k and IRA accounts. She received her Bachelors of Science degree in Mass Communication from Emerson College.

Sandra Tobon | Director of Housing Counseling and Community Outreach

Sandra has more than 18 years of experience managing, researching, developing training, and integrating social-economic programs from inception to completion. In her current role, Sandra, her team of housing counselors, and financial coaches provide services that support the financial well-being of the community through education, one-on-one financial coaching, and wealth-building programs.

Sandra oversees the planning, monitoring, and evaluation of all Housing Counseling services and Community Outreach activities at Consolidated Credit. She is a HUD-Certified Housing Counselor, a Certified Educator, and Counselor in Personal Finance. She holds a bachelor's degree in Business Administration from the Florida International University.

Giovanna Gilliotti | Community Outreach Manager

Giovanna Gilliotti has been working in the nonprofit arena for over 15 + years in different capacities, mostly in the credit industry helping homeowners and small business owners to achieve their financial goals.

After moving with her family from Connecticut to Florida, she had the opportunity as a Community Outreach Specialist to successfully open doors for a consumer credit counseling nonprofit organization for Florida and Texas markets, and later served as Financial Advisor, guiding low and moderate-income families to achieve financial stability.

While living in the Northeast, Giovanna enrolled in the School of International and Public Affairs of Columbia University for a two-year master's degree program.

Beatriz Hartman | Director of Business Development and Financial Wellness

Beatriz Hartman is the Director of Business Development and Financial Wellness for Consolidated Credit. In that capacity, Ms. Hartman spearheads Consolidated Credit's corporate financial wellness platform KOFE: Knowledge of Financial Education, which is a state-of-the-art program that includes online tools with interactive courses, videos, podcasts, books, one-on-one financial coaching, and offers the opportunity for on-site seminars and live webinars.

Ms. Hartman creates partnerships with businesses, professional trade organizations, municipalities, and financial institutions. Ms. Hartman is a bi-lingual AFCPE Certified Credit Counselor with Masters in Business Administration and Marketing Management from the University of Tampa. She received the 2013 Multicultural Business Leader award. She's a contributor to Huffington Post Voices and regular guest on community affairs programs in both English and Spanish on radio and TV.

Ana Maria Ceballos | KOFE Relationship Manager

Ana Maria Ceballos focus is the KOFE: Knowledge of Financial Education wellness platform. She is passionate about helping communities achieve financial wellness through financial education. She holds an MBA from Nova Southeastern University and a Bachelor's degree from Universidad Pontificia Bolivariana in Colombia. She worked at Lloyds TSB Bank and was a volunteer at libraries, charities supporting children in need, as well as participated in cleaning up Miami's beaches. During her 11-year tenure with the Voluntary Income Tax Assistance Program (VITA) she managed over 400 volunteers and through her work, she has helped to bring $35 million to communities across Broward County.

Doris Baker | Financial Education Specialist

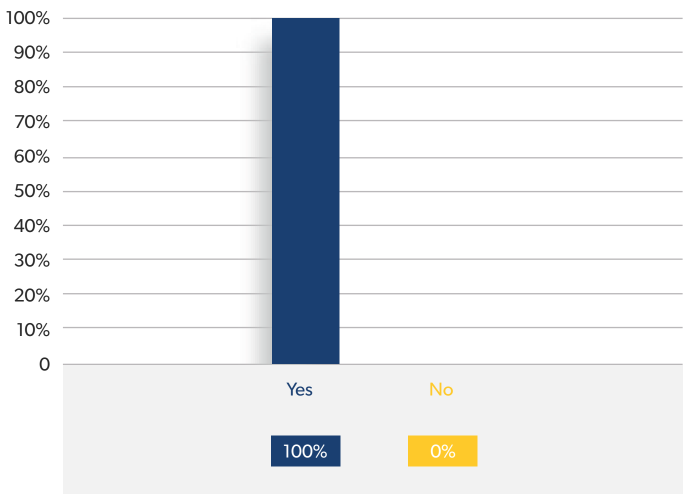
Doris Baker is the Financial Education Specialist at Consolidated Credit. Doris has extensive experience in the banking and financial services industry as a Personal Banker and Mortgage Loan Originator. Doris' passion is to serve all sectors of the community by providing financial education and economic empowerment, budgetary insight, and the development of positive economic life skills.

Client Satisfaction

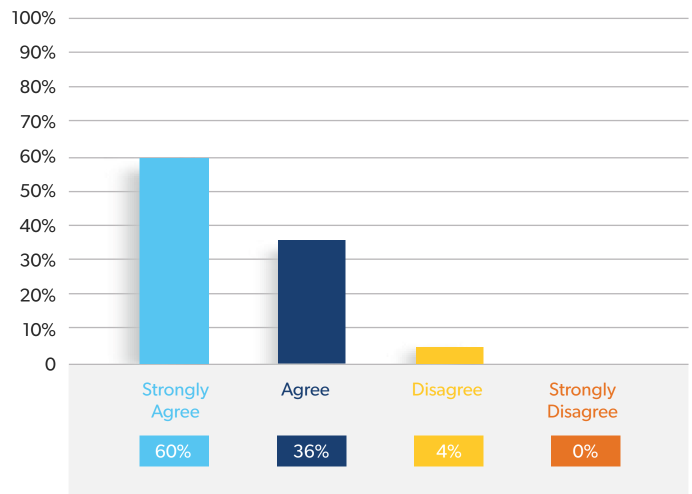
Client satisfaction is of the utmost importance to the executive, administrative and counseling staff. To monitor the effectiveness of our services we conduct surveys to those who are near completion of their debt management program. The following charts outline the responses received in 2025 from the client satisfaction surveys.

Survey Results

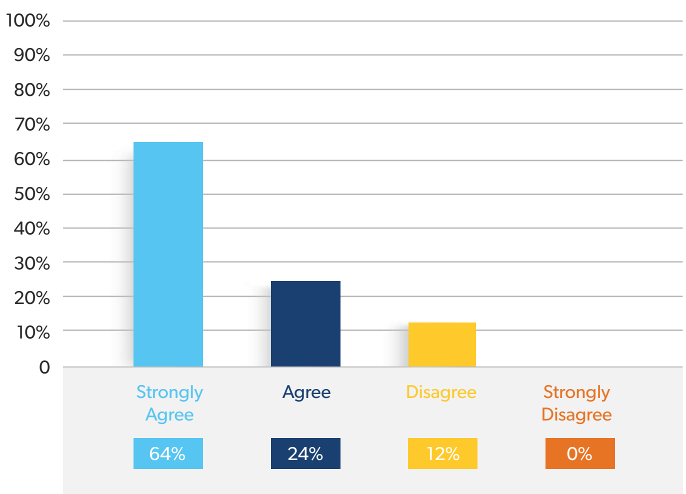
Did Consolidated Credit meet your financial objectives and allow you to pay-off your debt?



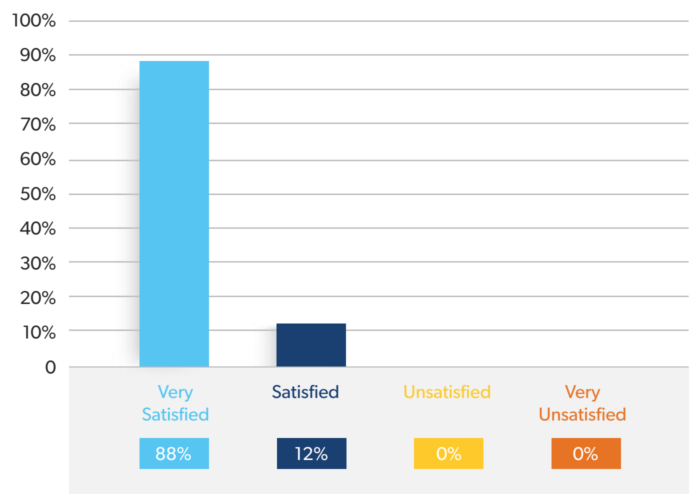
Now that you have completed the Debt Management Program do you have a firm understanding of how to budget?



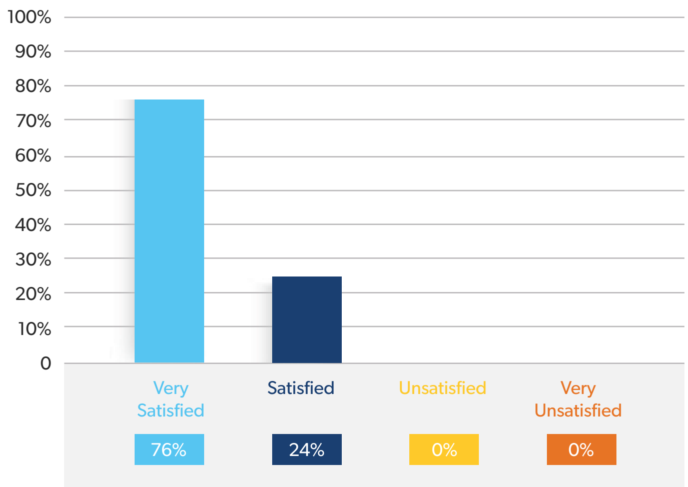
Now that you have completed the Debt Management Program do you feel that you are in control of your finances?



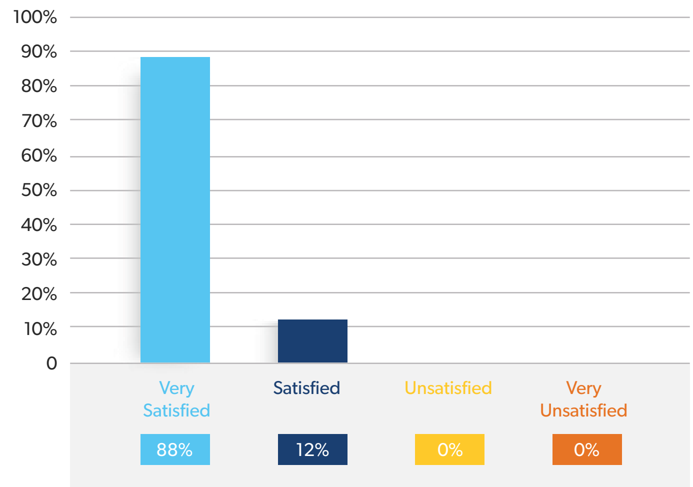
How satisfied were you with the professionalism of client service representatives?



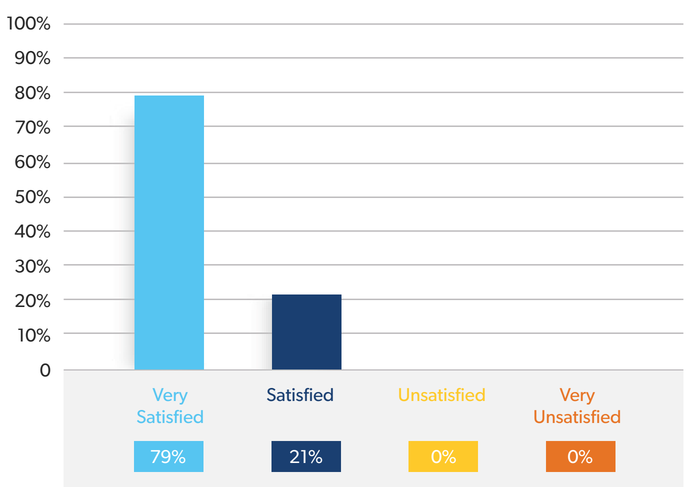
How satisfied were you with client service representatives being knowledgeable and able to answer your questions?



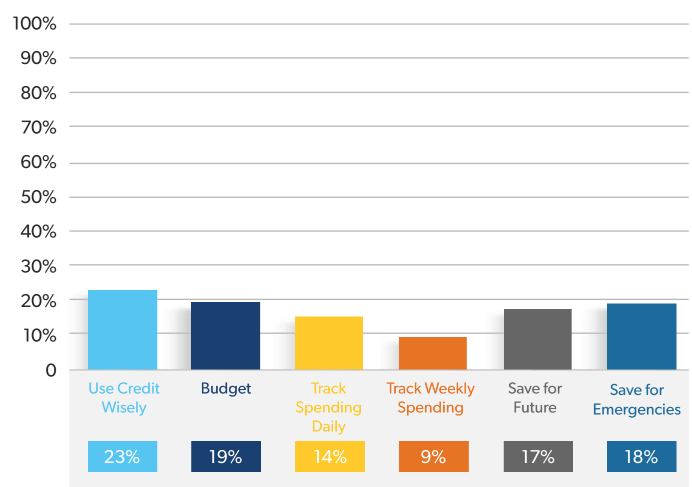
How satisfied were you with the politeness of the client service representatives?



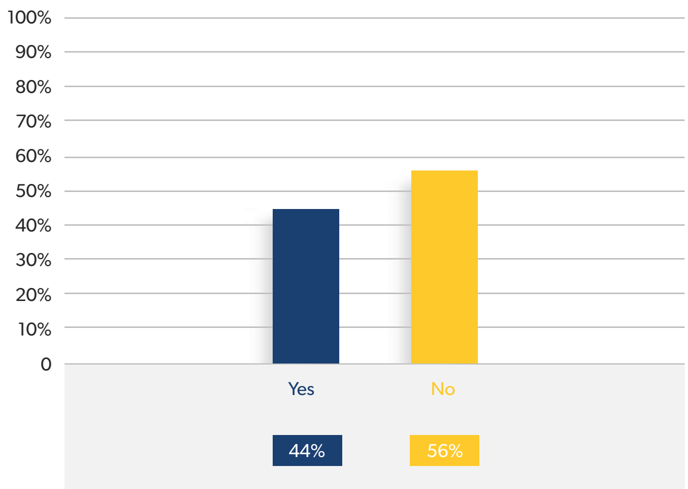
What was your satisfaction level regarding the attentiveness to your questions from the client service representatives who you encountered?



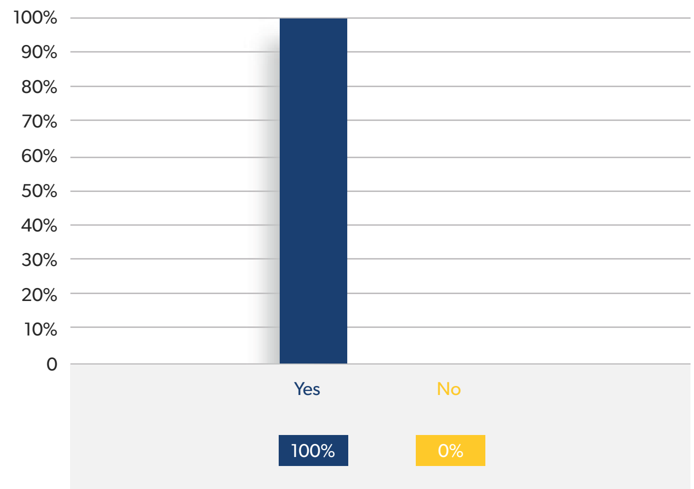
What will you do differently now that you have completed Consolidated Credit's Debt Management Program?



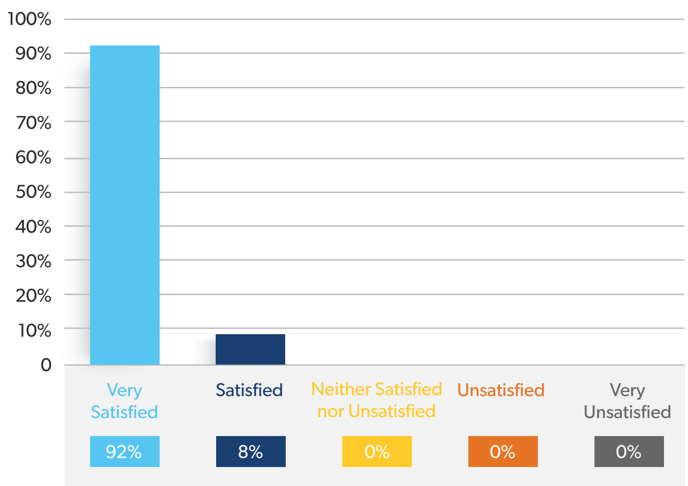
Did you use educational materials to help you on your road to financial recovery?



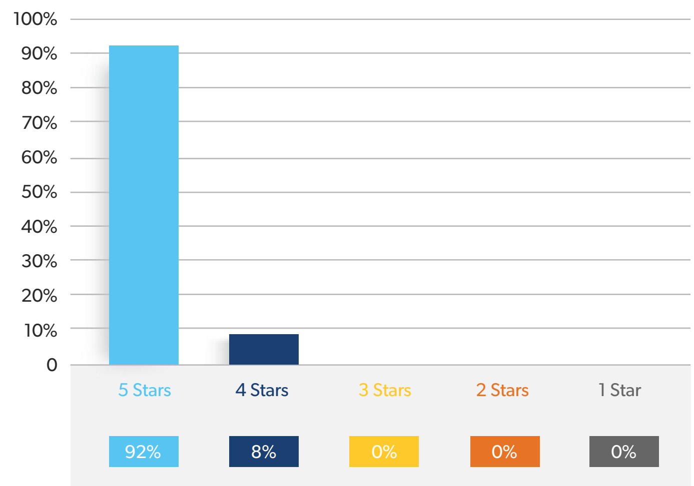
Would you recommend Consolidated Credit?



How satisfied were you with Consolidated Credit's overall service?



What would be your star rating (1-5 scale) for Consolidated Credit's overall service?



2025 Client Reviews

I am very grateful for Consolidated Credit's debt management program! It helped me stop accruing interest and helped me pay off my debt.

– Coraima S.

I was deep in credit card debt, and Consolidated Credit helped me to pay off my balances within a few years. I am now debt-free, and my credit scores have improved dramatically.

– Genises S.

Whenever I speak to anyone, they are very educated and make sure I know all my options. They are never judgmental and always encouraging.

– Autum W.

I have consolidated my credit cards twice with Consolidated Credit and have had a good experience both times. The website is easy to use, and I love how easy it is to change my monthly payments if I need to.

– Jennifer M.

I was in a bad situation and knew I couldn't pay off this credit card debt. I reached out to Consolidated Credit and they were able to get my payment down to an amount that was doable. Honestly, I have considered reaching out again.

– Angela Elizabeth S.

Many years ago, Consolidated Credit helped my husband and I get out from under a heap of credit card debt. My husband had become addicted to online gambling and maxed out every credit card we had before I was even aware it was happening. Creditors were calling night and day. I was completely stressed out and truly panicked. I thought our only option was bankruptcy until I learned about credit counseling. We paid off every single penny we owed with the help of Consolidated Credit. We came out on the other side with perfect credit ratings and no debt. We couldn't have done it without Consolidated Credit.

– Holly R.

I am so happy with Consolidated Credit! They've truly taken a load of worry from my shoulders and have me on the path to financial freedom again!

– Susan C.

Consolidated Credit was exactly what I needed. I had five debts with very high interest rates. Not that I am foolish, but hardships can happen to anyone. This company gave me the TIME to figure my debts out and to pay them off one at a time. Fantastic experience!

– Stephen S.

Great customer service, they are honest and tell you out front the reality of the program, I highly recommend this program to everybody.

– Rodney M.

After my husband passed, I found out we had major credit card debt. I was in a panic, but a friend told me to check out debt relief companies. I researched and called Consolidated Credit. They were supportive, caring, and gave me great advice. They guided me respectfully through their program guidelines. I decided to try it. They have been highly supportive and have reassured me for 4 years I could do this. I highly recommend this company to help in solving your debt problem.

– Robynn G.

This company has helped me so much. I highly recommend using them to get your debt paid off fast!

– Ryan F.

It was easy, simple, and explained very well by the counselor who helped me. They cut my rates to almost 0% and the payments were easy to make once it was all consolidated together.

– Blain P.

I was lucky that a lender passed my info to Consolidated Credit. I wasn't trusting at first, but I am watching the debt balance slowly go down with only one payment.

– Nicholas K.

This company saved me from filing for bankruptcy. I have let everyone know about this company.

– Linda A.

Are you looking to correct your credit? This team will focus on your goals. I recommended them to anyone looking for help to move forward in this tough economy. Bless the team at Consolidated Credit.

– Martin A.

Honestly, they are the best! Saved so much on interest and lowered my monthly payments. Definitely would recommend!

– Cody L.

Always a short wait (if any) to talk to a super-friendly, super helpful associate. Consolidated Credit has been a trusted partner for me in my journey to being debt-free. I totally recommend working with them.

– Rich V.

When I joined Consolidated Credit, I was in debt to the point I didn't think that I would ever get on track. Consolidated Credit has been my "saving grace." Most of my creditors have been paid and I am so thankful for all the help Consolidated Credit has given me in the past two years. Thank you so very much.

– May H.

I had too many debts when I retired. I was not able to cover all the payments. Now, I'm doing fine at age 77. THANKS, CONSOLIDATED CREDIT.

– Orlando M.

Finally! Progress! So far, I've been on the program since April 2024, and I have legitimately made progress to get my credit cards paid off. It is nice to be able to afford the drafts at a lower interest rate and see my balances lowering.

– Heather K.

I am satisfied with the progress that is being made to demolish my debt. Overall, the service has been great!

– Debra S.

From my initial interaction with Alan, I knew this was going to be a huge help. So grateful for this experience to learn and grow.

– Brent A.

When I joined Consolidated Credit, I was in debt to the point where I didn't think I would ever get back on track. But Consolidated Credit has been my "saving grace". Most of my creditors have been paid off and I'm so thankful for all the help Consolidated Credit has given me in the past two years. Thank you so very much.

– May P.

Saved me thousands in interest. Thank you, Consolidated Credit! I'm truly grateful.

– Jenny E

I'm getting my bills paid every month, and I love that I can trust Consolidated Credit to help reduce my debt fast. I highly recommend them for all your debt needs.

– Sherrie W.

I'm so happy with Consolidated Credit! My bills got paid at a lower interest rate and they did all the work. Thank you, Consolidated Credit!

– Jennifer S.

Consolidated Credit was very open and helpful. I was listened to, and my needs were met. They are very good.

– Amanda Jean B.

Fast and easy to sign up, and you'll be on your way to no more credit card debt. They'll save you thousands too!

– Valerie B.

Consolidated Credit is an excellent company to work with. They lowered my credit card payments to an amount I can afford.

– Joan W.

I've been using Consolidated Credit for years, and I love how it eases my mind while truly helping improve my credit.

– Katlyn B.

Consolidated Credit saved me from bankruptcy. I tell everyone about this company!

– Armelinda A.

Consolidated Credit helped me organize my finances and get out of credit card debt. I just made my last payment. And now I'm credit card debt free! Thank you to all the wonderful client services representatives. You are all great!

– Pat C.

Working with Consolidated Credit has been a pleasure. They understand your debt situation and deliver real results. Thank you so much!

– Thomas M.

This service was amazing and helped me get back on track. I highly recommend it to anyone needing assistance with credit debt.

– Vincent O.

After my husband passed, I found out we had major credit card debt. I was in a panic, but a friend told me to check out debt relief companies. I researched and called Consolidated Credit. They were supportive, caring and gave me great advice. They respectfully guided me through their program guidelines, and I decided to give it a try. For the past four years, they have been highly supportive and reassured me that I could do this. I highly recommend Consolidated Credit to anyone looking for help with their debt problems.

– Robynn G.

This company has helped me so much. I highly recommend using them to get your debt paid off fast.

– Ryan F.

After a flood destroyed my home and left me without insurance, I had to live and rebuild using credit cards. When I left the oilfield, money became tight, that's when I reached out to Consolidated Credit. You took a massive weight off my shoulders and got me back on track. Thank you!

– James A.

Consolidated Credit works! Thank you, Consolidated Credit, for helping me reclaim my good credit scores!

– Justin C.

Great customer service! They are honest and upfront about the realities of the program. I highly recommend Consolidated Credit's debt management program to everyone.

– Rodney M.

They were there when I needed them, and I'm very happy with my decision. They helped me through a difficult time.

– Holly M.

I had maxed-out credit cards and a couple of other bills that I couldn't pay. I decided to consolidate my debt, and after three years, they're all paid off. Thank you, Consolidated Credit!

– Michele S.

Consolidated Credit has helped me rediscover my financial independence.

– Susan B.

I am so happy with Consolidated Credit! They've truly taken a load of worry off my shoulders and put me back on the path to financial freedom.

– Susan C.

I like that they deal directly with the creditors. I also like that I only have to make one payment to them, and they take care of the rest. Thank you, Consolidated Credit!

– Barbara W.

I found myself drowning in credit card debt. I called Consolidated Credit, explained my situation, and they set up my account. All I had to do was check in every three months or so. They are a great company with great people! While I hope I never have to do this again, I would definitely choose them if I did.

– Jon F.

I received excellent guidance and advice that helped me navigate any situation that arose. There was always someone there to assist me. Except for one minor incident, I have nothing but praise for the service Consolidated Credit provided. I've never regretted that first call when you were referred to me. Thank you for everything; I am truly grateful for all you did.

– Carmen L F.

From the first day I contacted Consolidated Credit they were able right then to go over my accounts and came up with a payment immediately and got me started and on my way! Every time I have had to call for a question EVERYONE I have spoken to has been so polite and so kind! You feel bad enough that you got yourself into credit card trouble but they never ever made me feel bad in any way! I thank you Consolidated Credit for help in making my life get back in order with no credit card debt!

– Cindy A.

I am so appreciative of this program. They helped lower my interest rates and structured my debt in a way that was actually manageable to pay off

– Antonia G.

I am thrilled with the help Consolidated Credit provided to get my spending under control. I learned so much from this experience and am incredibly happy I contacted them when I did. I don't even want to think about where I would be today without their help. They have truly blessed my life, and everyone I spoke with was beyond helpful. They were my guardian angels. Thank you for saving me!

– May H.

This was a difficult but rewarding experience. I was on the verge of seeking debt relief until I stumbled upon this program, and it changed everything. I have learned how to save and manage my money better. A key part of the process was the restriction on applying for revolving credit; knowing I couldn't just 'swipe and pay later' completely changed my spending habits. I highly recommend this program to anyone who needs a financial education or simply finds themselves in a bind. I couldn't be more thankful for my experience with Consolidated Credit!

– Anonymous

The best customer service I have ever encountered.

– William C.

Whew! Thank you for giving me peace of mind. My anxiety is finally gone!

– Geneva F.

I was actually blown away by the entire experience. It was such an easy, cut-and-dry process. They took care of all the 'loose ends' and handled my credit perfectly. I literally had a personal financial assistant every step of the way!"

– Theresia

I really appreciate the opportunity to use this program to fix my debt. Consolidated Credit made the process so easy. Even though things weren't always smooth due to my fluctuating finances, they remained understanding and helpful, providing positive feedback and support whenever I needed it most.

– Erica B.

Organizations & Affiliations

U.S. Department of Housing and Urban Development

www.hud.gov

Consolidated Credit is a proud HUD approved agency that provides counseling services to homeowners, homebuyers, renters, and individuals seeking assistance. We work cooperatively to address the various housing and urban development needs of individuals, families, and communities throughout the United States. Housing counseling plays a crucial role in promoting financial literacy, preventing predatory lending, and ensuring informed housing decisions.

National Foundation for Credit Counseling

http://www.nfcc.org

Consolidated Credit is a member of the National Foundation for Credit Counseling® (NFCC®), the nation's first and largest nonprofit organization dedicated to financial well-being. We are COA-accredited and held to the highest standards of excellence by 18 NFCC member quality standards.

Financial Counseling Association of America

http://www.fcaa.org

Consolidated Credit is a proud member of the Financial Counseling Association of America whose mission is to promote quality and professional delivery of financial counseling services. We assist hundreds of thousands of consumers annually and as a member of the FCAA, we ensure that individuals receive the highest quality of assistance.

International Organization for Standardization

http://www.iso.org

ISO is the world's largest developer and publisher of international standards and represents a network of national standards institutes of 162 countries. As a non-governmental organziation that forms a bridge between the public and private sectors, ISO enables a consensus to be reached on solutions that meet both the requirements of businesses and the broader needs of society.

Better Business Bureau (BBB)

http://www.bbb.org

The BBB is a key adviser, most reliable evaluator and most objective expert on the topic of trust in the marketplace. The BBB's mission is to be the leader in advancing marketplace trust by creating a community of trustworthy businesses, setting standards for marketplace trust, encouraging and supporting best practices, celebrating marketplace role models, and denouncing substandard marketplace behavior.

United Way of Broward

http://www.consolidatedcredit.org/about-us/unitedway

Consolidated Credit supports the United Way of Broward County by providing funding and community support for their overall mission of uniting the South Florida community to create significant lasting change that positively impacts areas of education, income, and health.

BROWARD AFFORDABLE HOUSING TASK FORCE INC. A non-profit 501(c) 3 organization

3/31/2025

To Whom It May Concern,

I am honored to provide this letter of support for **Consolidated Credit**, an organization that has demonstrated an unwavering commitment to financial education and community empowerment. Through their dedicated efforts, Consolidated Credit has worked tirelessly to provide individuals and families with the knowledge and resources necessary to build strong financial foundations. Their outreach extends to every corner of the community, ensuring that financial literacy is accessible to those who need it most, regardless of background or economic status.

Consolidated Credit's impact is evident in its extensive collaborations with community partners, non-profit organizations, educational institutions, and local governments. They have consistently gone above and beyond to support these partners by offering workshops, webinars, and personalized financial coaching that address critical topics such as debt management, savings strategies, and homeownership. Their ability to tailor educational initiatives to meet the unique needs of diverse audiences demonstrates their deep understanding of the challenges individuals face in today's financial landscape.

By fostering financial stability at both an individual and community level, Consolidated Credit has become an invaluable resource in the fight against financial hardship. Their dedication to empowering people with financial knowledge not only improves individual lives but also strengthens entire communities. I wholeheartedly support their mission and ongoing efforts to expand financial education and bring about meaningful, lasting change.

Consolidated Credit has supported the Broward Affordable Task for many years, and we are honored to have them as a member.

Sincerely,

Cheryl Ann Gaston

Cheryl Ann Gaston
President of the Broward Affordable Task Force

SCORE Broward

Certificate of Appreciation

This certificate is proudly presented to

Consolidated Credit

When debt is the problem, we are the solution.

Giovanna Gilliotti

In recognition of your valuable contribution as a Panelist during our recent event
¡Sí, se puedes! *held on September 20, 2025*

Your generosity in sharing your time, insights, and expertise greatly enriched the discussions and inspired our participants. We sincerely appreciate your support and commitment to advancing our mission at ***SCORE.***

With gratitude, George J. Gremse

George Gremse – Chapter Chairman

09-20-2025

Certificate issue date


Meet the Nominees
HHCC EXCELLENCE AWARDS 2025
BUSINESS PROFESSIONAL OF THE YEAR
GIOVANNA GILLIOTTI
Consolidated Credit
HISPANIC HERITAGE
PMI | U.S.
Presented by PMI

Thank you for being a part of Hero 5k 2025! We appreciate your Support and Commitment to Kids In Distress and Family Central. Lets stay connected!

kid

Carol James
KID and Family Central

Certificado de Agradecimiento

EN RECONOCIMIENTO A SU VALIOSA PARTICIPACIÓN

CONSOLIDATED CREDIT™
When debt is the problem, we are the solution.

como Patrocinadores en ***Progresando: 2do Congreso de Pequeños Negocios.***

Contribuyendo con su conocimiento, experiencia e inspiración al fortalecimiento y empoderamiento de la comunidad empresarial hispana.

PRO GRE SAN DO

HISPANIC HERITAGE CHAMBER OF COMMERCE

Gracias por ser parte fundamental de este evento.

MARY SOL GONZALEZ
President & CEO
Hispanic Heritage
Chamber of Commerce

Tamarac, Florida

18 de Julio, 2025

CERTIFICATE of Appreciation

Giovanna Gilliotti

In appreciation for your time and dedication to the community

United Way of Broward County
Community Impact

Awarded this 17th Day of April in the Year 2025

CI Director
Director, Community Impact
United Way of Broward County

Maria Hernandez
Chief Program Officer
United Way of Broward County

Dear Ms. Sandra, Ms. Giovanna, and Ms. Doris,

Thank you for your continued collaboration and support in making the financial literacy workshops at Lifenet4Families such a success.

On Thursday, July 17th, we wrapped up our final session, and I especially want to thank Miss Doris for a job well done. As always, she brought great energy, kept the participants engaged, and delivered the material in a personable and impactful way. Her ability to connect with the group and make financial topics accessible and relatable is truly a gift.

The participants were excited to receive goodies and raffle tickets, and one lucky winner left with a big smile and a grateful heart. These thoughtful touches really added to the experience.

As our client base continues to grow and evolve—with many individuals/families graduating and new participants entering our programs—we hope to be considered for future workshop opportunities. We would love to continue offering this kind of informative, empowering education to those who are just beginning their journey with us.

Thank you again, Ms. Sandra, Ms. Giovanna, and Ms. Doris, for helping us bring valuable knowledge to the community. We truly appreciate all that you do and look forward to what we can accomplish together moving forward.

Warm Regards,

Victoria Stokes
Case Manager
LifeNet4Families
1 NW 33rd Terrace, Lauderhill, Florida 33311
Tel. 954-792-2328 | Fax. 954-449-8898
vstokes@ln4f.org | www.lifenet4families.org
39 Years of Service to Broward Families

Jacqueline A. Guzman
Assistant Deputy Mayor

CITY OF SUNRISE

Phone: (954) 746-3250
Fax: (954) 746-3243

April 29, 2025

Ms. Sandra Tobon, Director of Housing Counseling & Community Outreach
Consolidated Credit
5701 West Sunrise Blvd.
Fort Lauderdale, FL 3331

Dear Ms. Tobon,

On behalf of the City of Sunrise, I would like to extend my sincere gratitude for your participation in our Housing Resources Community Town Hall held on April 16, 2025. It was an honor to host this important event and to collaborate with organizations like yours that are dedicated to supporting our community's housing needs.

Your presence and engagement played a vital role in the event's success. By providing valuable information, resources, and direct assistance to attendees, you helped create a safe space where residents could access meaningful support, ask questions, and connect with the services they need most. Your dedication to serving our community does not go unnoticed, and we are truly thankful for the time and effort you invested.

As we continue to work toward more equitable and accessible housing solutions in Sunrise, your continued partnership will be instrumental. Thank you again for your contribution to this event.

Warm regards,

Jacqueline A. Guzman
Assistant Deputy Mayor, City of Sunrise

10770 West Oakland Park Boulevard • Sunrise, Florida 33351

It has been our honor to present this summary of Consolidated Credit's educational efforts for 2025. If you have any questions, comments or suggestions, feel free to contact our Director of Education, April Lewis-Parks,
at **954-377-9344** or **1-800-728-3632** ext **9344**

CONSOLIDATED CREDIT®
When debt is the problem, we are the solution.