



Are you sinking in a sea of debt?

Services Offered:

- ♦ **Debt Counseling and Coaching**
- ♦ **Debt Management Program**
- ♦ **Bankruptcy Counseling & Education**
- ♦ **Housing Counseling**
- ♦ **Mortgage Default and Delinquency Counseling**
- ♦ **First-Time Homebuyer Education**
- ♦ **Home Equity Loan Counseling**
- ♦ **Reverse Mortgage Counseling**



Many employee families are experiencing serious financial problems due to current economic and business conditions. Financial worries often become a major source of stress. New Avenues Employee Assistance Program partners with GreenPath Financial Wellness, a non-profit, accredited consumer credit counseling agency to provide financial counseling.

GreenPath Financial Wellness has been helping people resolve financial problems, achieve financial goals and get relief from debt since 1961.

Analysis/ Planning

GreenPath will work with you to develop a family budget, understand and analyze the size and nature of your debt, and create a plan to reduce that debt over a period of time.

Debt Management Option

If you are overwhelmed with serious money worries, GreenPath offers guidance and optional debt management services. GreenPath can act as an advocate between you and your creditors, negotiating payment rates and terms.

Education

GreenPath will teach you practical ways to manage your lifestyle and your money with techniques and practices to enable a healthy financial future.

"GreenPath got my credit card interest rate reduced from 29.9 percent to six percent! Now my payments actually reduce my balance and I have a lot of hope, instead of fear and frustration. I'll be out of debt — and a new homeowner — soon."

— Steve S., Chicago, IL

Financial Calculators and many other tools available at :

<https://www.greenpath.com/resources-tools/calculators/>



**Call New Avenues EAP for your confidential referral to GreenPath Financial Wellness
1-800-731-6501**

MONTHLY SPENDING PLAN

This sheet is designed to give you an overall look at your finances. Complete the spreadsheet below as accurately as you can by entering the amount of income or expense you have monthly in each area. (If you pay a yearly fee, divide it by 12 to get the monthly amount.) Total each section in the gray boxes. At the end of the sheet add all the lighter gray Subtotal boxes and enter the sum in the TOTAL MONTHLY EXPENSES box. Subtract this amount from the TOTAL MONTHLY INCOME box and enter the final amount in the MONTHLY SUMMARY box. If the amount is negative, you are spending more than you are earning. If the amount is positive, you are living within your means.

SOURCES OF INCOME	
Employment (Primary)	\$
Employment (Spouse)	\$
Social Security	\$
Pension	\$
Alimony or Child Support	\$
Commissions	\$
Other	\$
Other	\$
TOTAL MONTHLY INCOME	\$

SOURCES OF EXPENSES	
Housing	Monthly
Mortgage	\$
2nd Mortgage	\$
Home Equity Loan/Line	\$
Rent	\$
Property Taxes	\$
Homeowners/Renters Insurance	\$
House Repairs/Maintenance	\$
Other	\$
Other	\$
Subtotal Housing	\$
Utilities	Monthly
Gas	\$
Oil	\$
Propane	\$
Electricity	\$
Water/Sewer	\$
Trash Removal	\$
Telephone	\$
Cell Phone	\$
Other	\$
Subtotal Utilities	\$
Food	Monthly
Groceries	\$
Eating Out Lunch	\$
Dining Out	\$
Coffee/Snacks	\$
Kids Lunch Money	\$
Other	\$
Subtotal Food	\$

Transportation	Monthly
Auto Payment 1	\$
Auto Payment 2	\$
Gasoline	\$
Insurance	\$
Parking Fees/Tolls	\$
Auto Registration/Plates	\$
Public Transportation	\$
Car Repairs/Maintenance	\$
Other	\$
Subtotal Transportation	\$
Health Care	Monthly
Health Insurance	\$
Prescriptions	\$
Co-pay/Deductibles	\$
Other	\$
Subtotal Health Care	\$
Education Expenses	Monthly
Tuition	\$
Books	\$
Student Loans	\$
Room/Board	\$
Day Care	\$
Newspapers/Magazines	\$
Other	\$
Subtotal Education	\$
Clothing	Monthly
Purchases	\$
Laundry/ Dry Cleaning	\$
Repairs	\$
Other	\$
Subtotal Clothing	\$
Personal Care	Monthly
Beauty Salon/Haircuts	\$
Cosmetics	\$
Manicure/Pedicure	\$
Toiletries	\$
Other	\$
Subtotal Personal Care	\$

Entertainment	Monthly
Cable	\$
Movies	\$
Music	\$
Sports	\$
Hobbies	\$
Internet	\$
Other	\$
Subtotal Entertainment	\$
Pets	Monthly
Food	\$
Vet	\$
Insurance	\$
Grooming	\$
Other	\$
Subtotal Pets	\$
Other	Monthly
Tobacco	\$
Alcohol	\$
Religion	\$
Charity	\$
Lottery	\$
Vacation	\$
Gifts	\$
Other	\$
Other	\$
Subtotal Other	\$
Credit Cards	Monthly
#1	\$
#2	\$
#3	\$
Subtotal Credit Cards	\$
Savings	Monthly
Emergency Savings Account	\$
Other	\$
Other	\$
Subtotal Savings	\$

TOTAL MONTHLY EXPENSES \$

MONTHLY SUMMARY
(Total monthly income minus total monthly expenses)

\$

ARE YOU SPENDING MORE THAN YOU MAKE?
CALL NEW AVENUES
1-800-731-6501
TO MAKE AN APPOINTMENT WITH GREENPATH TODAY.