



FAIR CREDIT FOUNDATION

About Us:

Established in 1997, Fair Credit Foundation is an award-winning ISO 9001:2015 certified and HUD-approved 501(c)(3) nonprofit organization dedicated to helping consumers expand financial capability and reclaim their financial future. Our programs and services are designed to assist individuals and families move from crisis to control by creating a long-term action plan for financial security.



Services Offered:

1:1 Financial Coaching

Budget Counseling

Credit Counseling

**Individual Development
Accounts**

**Debt Management
Plans**

Financial Classes

Benefits:

Decreased Stress

Increased Savings

Decreased Debt

Improved Credit

FAIR CREDIT FOUNDATION

230 West 200 South
Suite 3104
Salt Lake City, UT 84101

801-483-0999

www.faircredit.org

M-F 9:00 AM – 5:00 PM

Mission Statement

Teach individuals and families how to manage their finances wisely to improve and sustain financial well-being.

1:1 Financial Coaching

Our free financial coaching empowers you to achieve your financial dreams. A certified financial coach will encourage positive financial behaviors and provide the financial skills you need to achieve your goal.

Budget Counseling

Our Certified Financial Counselors are ready to help you develop a customized spending plan to achieve your financial goals. We will review your current situation and perform an assessment of your income, living expenses, and debt to help you manage your monthly bills, and set aside money for savings.

Credit Building

We offer free or low-cost copies of credit reports and a free, confidential, credit report review session with a Certified Credit Counselor. You get the tools to improve, maintain, and protect your credit standing. Our Certified Credit Counselors are ready to answer your questions about credit and help you develop a plan of action to improve your credit standing.

Individual Development Accounts

Individual Development Accounts (IDAs) are special matched savings accounts for lower-income workers. Eligible participants receive \$3 for every \$1 saved toward the purchase of a small business, post-secondary education and/or a first home.

Debt Management Plans

Our counselors can help you develop a plan to repay your unsecured debt. Plan length ranges from 6 months to 5 years. Program benefits may include more affordable payments and a shorter payoff period, lowered interest rates and not charging past due, over limit and/or annual membership fees, and one convenient monthly deposit that will be disbursed directly to creditors.

Financial Classes

Our free financial courses increase understanding of personal financial management in a group setting and cover a broad range of financial topics. Visit: <http://faircredit.org/classes-events/> for specific dates, times, and locations. Please contact us if you would like to bring a class to your workplace.

Credit Gazelle

Credit Gazelle is an innovative project that will help low and moderate income Utahns pay off predatory financial loans, build credit and acquire the financial strength and behaviors needed to access mainstream financial products in the future.