If Your Debt Has You Down



We Should Talk



Call 1(800)758-3844

Do you want to consolidate your bills into one manageable monthly payment?

Are you burdened with high interest rates and fees?

Have you been making the minimum monthly payments and yet your balances never decrease?

Are you trying to improve your credit score?

Do you need more knowledge on how to read and understand your credit report?

Do you need help setting up a monthly budget that works?

Would you like to have financial literacy materials or referrals for any type of situation?



The Trinity Team

If you've been struggling to make sense of your personal money matters and need expert advice, you can rely on Trinity. Our team of debt management specialists will give you the attention you deserve.

Debt Management Program

As a member of Trinity's Debt Management Program (DMP), your unsecured debts (credit cards, store and gas cards, personal loans) will be combined into one manageable monthly payment. Your interest rates will be lowered by as much as 60 percent. Pressure tactics by your lenders will be suspended at once, and late and over-limit fees will be eliminated. In three to five years, you'll pay off your bills, save thousands in interest and finance charges, establish a positive payment record, and improve your credit score. It's not a loan. It's a smart way to meet your obligations and take control of your finances.

Throughout your membership in our DMP, you'll come to rely upon our expertise while gaining reassurance in the knowledge that Trinity is with you every step of the way.

Credit Report Review

A credit report review with a certified counselor will help you make the most of your credit report and help you design a plan to pay off your debt. You'll learn to check for accuracy, catch identity theft and build strong credit over time.



Financial Literacy

At Trinity, our most important goal is to promote Financial Literacy among people of all ages. This is why we provide expert counseling and free educational materials.

Trinity has prepared all of the tools you'll need to learn better money management in areas such as planning a budget, controlling your spending, and saving for the future.

Budgeting

Preparing a monthly budget will help you establish your spending priorities, allowing you to minimize costs and prepare for future expenses. Taking just a few minutes to speak with a certified counselor at Trinity can help you determine your financial goals.

Expert Advice

Debt problems come in many forms and no one solution is right for everyone. Whatever your situation may be, you owe it to yourself to seek advice from Trinity and then follow through with the recommendations we provide. You can do it, and we can help.

Alternative Options

Before you decide to sign up with a debt settlement company or declare bankruptcy, call one of Trinity's debt specialists. We will evaluate all of your options and help you determine your best course of action.





"Helping You Become Debt Free For Keeps!"

As you face the difficult challenge of paying down excessive debt, you will be making a number of important decisions. Before you decide which approach is best, talk to Trinity. The Trinity team can assist you during this difficult time. We're ready to do a complete analysis of your debt situation and assist you in formulating a strategy that suits your needs. Remember, the choices you make today will affect your credit rating now and in the future. If your debt has you down, we should talk. Call 1 (800) 758-3844 or visit us on the Internet at www.trinitycredit.org.



11229 Reading Road, Cincinnati, OH 45241 1(800)758-3844 • www.trinitycredit.org