



education is your strongest ally

## Meet The Budget Doctor®

The Budget Doctor offers free financial advice on our website at [www.takechargeamerica.org](http://www.takechargeamerica.org)

- Ask The Budget Doctor a question and receive a personalized email response.
- Get The Budget Doctor's advice on topics such as Identity Theft, Understanding Your Credit, and Planning for Retirement.
- Listen to The Budget Doctor's radio show, or view short and humorous, but practical and informative videos on financial subjects of interest.



## Resources For Learning

TCA is a strong supporter of financial education. Our website provides materials and resources to assist in teaching financial education to students and community groups.

## Take Charge of Your Financial Future

Certified Counselors are available to take your call toll free at **800.278.5015** Mon-Thurs 6 A.M. – 7 P.M., and Friday 6 A.M. – 5 P.M. MST. Additional information regarding TCA, our educational programs, services and an online application are available at our website:

[www.takechargeamerica.org](http://www.takechargeamerica.org)

### For Organizations:

#### Employee/Member Programs

TCA can be a valuable resource to your organization. Employees, members and clients often need financial education and counseling, but are unsure where to turn for help. For more information, please call 623.266.6100 and ask for Business Development, or visit the Partnership section of our website.



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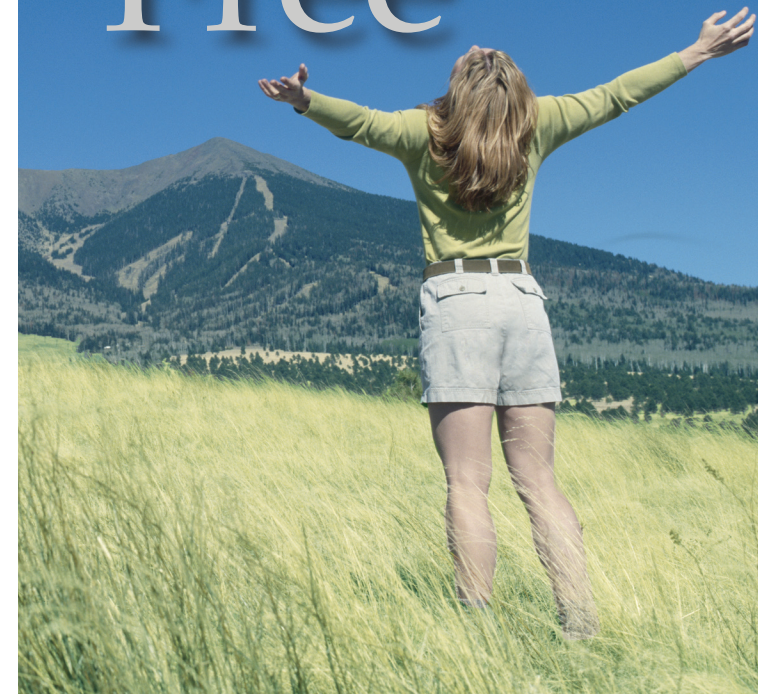


Financial Education

Credit Counseling

Debt Management

# Be Debt Free



[www.takechargeamerica.org](http://www.takechargeamerica.org)

# Take Charge America® Can Help You Improve Your Financial Condition!

## Financial Education:

We provide free budgeting software, informative articles and lesson plans, interactive tools and useful educational resource links to help you take charge of your financial future.

## Credit Counseling:

Our certified counselors provide a free assessment of your current financial condition and help you develop a budget. During an assessment you receive education and budgeting tips specific to your situation.

## Debt Management:

If appropriate, we develop a customized debt management plan to help you repay your creditors. A debt management plan typically reduces overall interest rates and fees, allowing you to repay your credit card debt and be debt free!



Take Charge of Your Life<sup>SM</sup>



## Our Mission

Take Charge America's Mission is to educate our clients and the general public to help them achieve self-reliance, financial stability and financial independence.

## Signs Credit Counseling May Be Right For You:

1. Collection calls from creditors
2. Trouble making credit card payments
3. Receiving late and/or overlimit fees
4. Increased interest rates (over 18%)
5. Using credit cards to pay for everyday items

**Call For a Free Debt Review**

**Toll Free 800.278.5015**

[www.takechargeamerica.org](http://www.takechargeamerica.org)

Winner of the 2006 Arizona  
Better Business Bureau® Business Ethics Award



regain financial control

## Take Charge America Is the Smart Choice!

Call for a free confidential debt assessment. Our certified counselors provide:

- Individual solutions to meet your needs and help you take control of your finances
- Free education materials to assist you in becoming more financially independent
- Tools to establish an effective budget, begin a savings plan and better manage credit
- If needed, affordable debt management plans to pay off existing credit card debt

**Founded in 1987**, Take Charge America, is a non-profit organization serving consumers nationwide and is licensed with the Arizona Department of Financial Institutions.