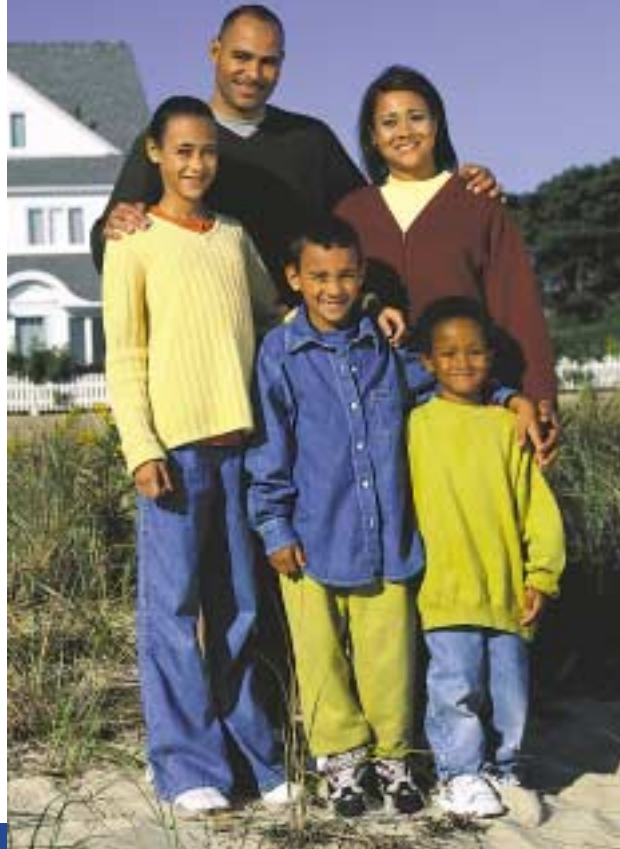


# Building A Better Financial Future



Consumer Federation of America

The information contained in this brochure has been approved by the Consumer Federation of America and the BorrowSmart Public Education Foundation.

*You've Refinanced Your Consumer Debt  
With a Home Equity Loan.*

# Now It's Time to Build A Better Financial Future.



You have just refinanced your consumer and credit card debt with a home equity loan. A home equity loan can help you improve your financial picture if you manage your money wisely. Manage it poorly and you could face financial trouble, including bankruptcy and loss of home. Your goal should be to reduce and pay off all of your consumer, credit card and home equity loan debt.

*Need help improving your financial picture? Then just ASK! Get assistance from an accredited non-profit consumer credit counseling service. There are agencies all over the country and one is sure to be nearby. You can locate the nearest one by calling the National Foundation for Consumer Credit at 1-800-388-2227.*

## Tips for a Better Financial Future

- Don't run up more credit card, consumer or additional home equity debt until you have improved your financial picture. You could end up worse off than you were before.
- Make all of your installment payments on time – if you do, your credit rating may improve.
- Your home equity mortgage payment is probably less than your previous credit card payments. Use that extra money to pay off other debts or save it for a rainy day.