

Managing Your Consumer Debt



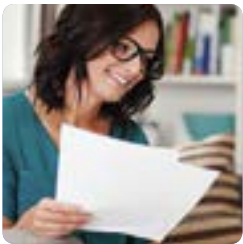
HOW TO GET OUT OF DEBT — PAINLESSLY

Few will argue that it's harder to get out of it than it is to get into it. It all starts with having a plan — and financial expert, Dave Ramsey, has debt-elimination strategies that can help make getting out of debt easier at: neamb.com/debt-elimination



3 Ways to Consolidate Your Debt

Having some debt is a fact of life, but when credit card debt begins to take control of your life, it's time to have a plan. Here are three strategies for getting your finances in order at: neamb.com/consolidate-debt



When Is a Personal Loan the Right Option?

It's easy to fall into the "minimum trap" of paying off loans — especially if you're on an educator's pay cycle. The first step to getting your budget under control may be to take out a personal loan. Check out whether this is the right option for you at: neamb.com/personal-loan-option

Text DEBT to 73915 to download a copy of this page to your phone.

DID YOU KNOW:

The average household with credit card debt has balances over \$6,929¹

See How Debt Consolidation Can Help You Save Money

Use this simple calculator to input your debts, monthly payments and months left to pay and see how much you could save. Get started at:

neamb.com/calculate-debt



Other Helpful Topics:

Steps for Getting Your Finances Under Control:

neamb.com/control-finances

Could Your Hobby Be a Part-Time Business? neamb.com/hobby

nea Member Benefits

¹ Claire Tsosie and Erin El Issa, "2018 American Household Credit Card Debt Study," <https://www.nerdwallet.com/blog/average-credit-card-debt-household/>, accessed on 5/9/2019