



*For disclosures, see page 2.*

# Personal Finance Essentials

Approachable Money Management  
Strategies and Options

## INTRODUCTION

## “Why didn’t we learn this in school?”

If you had a dollar every time someone asked this question, you could fill a few swimming pools (and likely wouldn’t need this guide).

For most, the basic problem is figuring out where to begin with personal finance. But you can start right here, right now.

### Why does personal finance matter?

Rising costs for housing, food, healthcare and transportation have created thin margins for many Americans<sup>1</sup>. In 2023, the median net income was \$43,222.81<sup>2</sup>, so it’s hardly surprising that a recent report showed that 42% of consumers live paycheck to paycheck.<sup>3</sup>

A personal financial plan gives you power to make choices that help you survive and thrive. By working through this guide, you’ll gain the basic knowledge to make financial decisions that fit your goals.

Ready? Let’s talk money.



<sup>1</sup> [Consumer Price Index Summary](#), U.S. Bureau of Labor Statistics, October 24, 2025

<sup>2</sup> [Measures of Central Tendency for Wage Data](#), Social Security Administration, December 3, 2025

<sup>3</sup> [Income Instability Is Redefining the Paycheck-to-Paycheck Economy](#), PYMNTS, November 2025

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## CHECK MY FINANCIAL HEALTH

# Start Your Financial Wellness Checkup

 Check all statements that are true for you:

I can cover basics like food, shelter and clothing.

I never worry about paying my bills and debts.

I have money leftover at the end of the month.

I could handle a major unexpected expense.

I am not concerned about acquiring more debt if I needed to.

I can enjoy life because of the way I'm managing money.

I feel like I can have the things I want in life.

I never overspend to keep up with the Joneses.

Money doesn't define how I spend time with friends and family.

I have the financial freedom to pursue new opportunities.

I am securing my financial future.

### 3 Points or Fewer: Poor

Your finances stress you out, but there's hope. The fact that you're taking this quiz — and reading this guide — means you're proactively working towards a better future. You can do it!

### 4-6 Points: Middling

You know your problem areas, but you may not know where to start improving things. You're probably ready to step up your game; reading this guide is a great place to start.

### 7+ Points: Excellent

You have good habits in place and the motivation to get your finances in tip-top shape. Stay on the right track by reading through the rest of this guide to explore more ways to improve.

 Your Financial Wellness Score:

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## CHECK MY FINANCIAL HEALTH

## Myths and Truths

There's never been more talk about personal finance — but that doesn't mean everything you read or hear is true.

### ✘ Myth #1

#### Financial health and wellness is a fad.

- ✔ The concept may have changed names over the years, but healthy finances are key to mental, physical and personal wellbeing. Security never goes out of style.



### ✘ Myth #2

#### It's too late to reach your financial goals.

- ✔ It is never too late. You've already taken an important step by starting to review this guide.

### ✘ Myth #3

#### Ignore debt and it will go away.

- ✔ Collection calls and letters may stop, but the debt will still be there, which could hurt you in the long run. Paying down even a single account can motivate you to better manage your debt.



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MAKE A BUDGET

# Building a Budget That Works for You

Do you work? Invest? Collect a pension? No matter how you make your money, you need a game plan for how to use it.

Not sure about your income after taxes? Use an [online tax calculator](#) to get an estimate for your location.



## The Payday Three Commandments

### Pay Yourself First

Contribute to an emergency fund, start saving for a big purchase, stash a bit into a savings account — no matter where you put it, make it count.

### Stay in Good Standing with Your Bills

Keeping yourself housed, fed and on top of monthly essentials like utilities, phone bills and insurance will help you feel stable. (Don't worry — we'll talk debt later!)

### Stick to a Budget

Knowing what you have to spend can be a powerful balm to financial anxiety. While there are many ways to budget, remember: The best approach is the one you stick to.

## How Much Do You Make?

Don't forget to include any unemployment benefits, annuities, investments or other non-wage income.

Use this form to figure out your total monthly income:

Income Source	Monthly Gross* <small>Amount <u>Before</u> Taxes &amp; Deductions</small>	Monthly Net* <small>Amount <u>After</u> Taxes &amp; Deductions</small>

\*You can find these on your pay stubs and bank statements.



**Your Total Net Monthly Income:**

MAKE A BUDGET

## Bills and Ways to Save

Your recurring monthly bills are one of the best places to unearth hidden funds. Let's take stock of what you're paying for.

 For now, skip any debt payments:

Service	Category	Monthly Average

 Your Total Monthly Expenses:

### How to Save on Bills

#### Negotiate

One of modern life's great cheat codes is negotiation. Use promotional offers from competitors to haggle for better rates — internet and cellular service providers are great places to start. A little time, patience and courtesy can get you big savings!

#### Find Alternatives

You might be shocked at the resources available to you through your municipality. Many public libraries, parks departments and other civic organizations offer services like entertainment and utility support at reduced or no cost.

#### Cut Back

When was the last time you used that streaming provider? Do you need the premium version of that app? Even small bills can add up, so find places to trim the fat.

MAKE A BUDGET

## Loans and Credit Cards

The weight of debt can put your financial life off-balance. And the first step of grappling with it is calculating your monthly debt payments.



Use this form to figure out your total monthly debt payments:

Account	Total Debt	Monthly Payment



Your Total Monthly Payments:

### Living with Debt

If you've found yourself in debt, you're not alone. There were 589 million open credit card accounts in the U.S. during 2024 — that's 1.7 credit cards per American resident, with an average balance a little north of \$6,700.<sup>4</sup>

But here's the truth: If you're underwater in debt, the best way to manage is to stop using credit cards or applying for loans until your balances are paid off. That means adjusting your habits.



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<sup>4</sup> Average Credit Card Debt Increases 3.5% to \$6,730 in 2024, Chris Horymski, Experian Research, March 12, 2025



## Addiction, Mental Health and Money

Some recurring monthly bills cost more than others. If you find that you're devoting excess time and money to habits like gambling or the use of substances and alcohol, you may want to seek support.

Community is key to overcoming these obstacles — and there are lots of places to find your people.

### SMART Recovery

Evidence-based addiction recovery sessions and resources, available both in-person and online.

[Learn More](#)

### Substance Abuse and Mental Health Services Administration (SAMHSA)

A national guidebook for finding support and recovery services.

[Learn More](#)

### National Council on Problem Gambling

Learn about gambling addiction and find support within your state.

[Learn More](#)

MAKE A BUDGET

# Budgeting Worksheet

 Get a more detailed monthly budget estimate:

<b>Your Total Monthly Income</b>
<b>Your Total Monthly Expenses</b>
<b>Your Total Monthly Payments</b>
<b>Other Monthly Income or Expenses</b>
Homeowner's/Renter's Insurance
Utilities
Internet, Cable, Phone Cards, Etc.
Groceries & Household Supplies
Dining Out
Public Transit & Taxis/Rides
Car Upkeep, Insurance, & Loans
Gas, Parking, & Tolls
Health Insurance
RX & OTC Medication
Child Care & Child Support
Tuition & Schooling
Money Sent to/from Family
Laundry
Clothing and Shoes
Entertainment
Fees for Cashier's Checks or Money Transfers
Banking, Credit Card or Other Fees
Other Income
Other Expenses



Fill in the forms on the previous pages to estimate your Total Monthly Income, Expenses and Payments.

**Negative Output**  
Look into areas where you can trim down your expenses.

**Breaking Even**  
Focus on carving out savings and cutting debts

**Positive Output**  
Use those extra funds to pay down your debt or invest in your future.

**Monthly Income:**  
**Monthly Expenses:**  
**Output:**



## EXPLORE DEBT REPAYMENT APPROACHES

## Independent Debt Solutions

Budgeting is more of an art than a science. While there's no empirically "correct" way to go about it, the best budget is the one you stick to. Read through this list, and choose the idea that feels most do-able to you.



### The Retirement Cash-In

#### Best For:

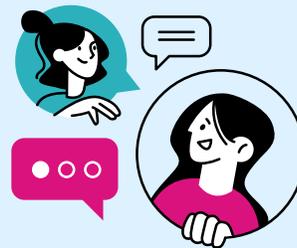
**People with established retirement plans who have the resources to rebuild**

If you have enough saved in a retirement account like a 401k or IRA, you may be able to withdraw a portion to pay off your debts. We recommend consulting with a tax professional to understand the implications of this approach.

#### Best For:

**People with time on their hands (and a strong stomach)**

You may call and try to make a deal with your creditors, but the process can take a lot of time, effort and insight into the industry. Proceed with caution if you attempt to negotiate on your own.



### The Negotiation



## The Snowball

### Best For:

**People who love the feeling of crossing items off a list**

Need a win? This method targets small debts first, helping you stay motivated. Make a list of all your debts from smallest to largest and start working your way down until you're clear.

### Best For:

**People who want to save money in the long run**

Unlike the Snowball, this approach helps save money by aggressively paying down your highest interest rate debts (while making minimum payments on your other accounts). Once one is clear, move to the next.



## The Avalanche

### Best For:

**People who don't have much wiggle room in their budget as it is**

Just as individual snowflakes can cap a mountain, you can pay down debt by working side gigs and making small lifestyle adjustments. This method shows that the little things can add up.



## The Snowflake

**Best For:****People who already spend extra on conveniences**

Like cutting calories, this approach relies on reducing current expenses. Cancel non-essential services and revise everyday habits, then transfer those savings to your debt.

**The Budget Diet****The Envelope Method****Here's how to set up this approach to The Budget Diet:**

1. Withdraw the cash you need for anything you'd normally pay for in person.
2. Label a few blank envelopes with each category and its budget (Like, "Groceries, \$500").
3. Put the cash into its corresponding envelope.



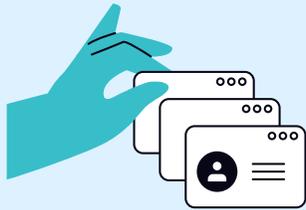
For the rest of the month, stick to the envelopes. If the money runs out, it's gone — don't pull out the credit card to make up the difference.

The envelope method helps raise your awareness of your budget so you can plan ahead. It's simple, effective and requires no special app to do it.

## EXPLORE DEBT REPAYMENT APPROACHES

## Professional Debt Solutions

Like running on a treadmill, you can put tons of effort into paying off your debt without feeling like you've gotten anywhere. If that sounds like your experience, it might be time to call in the professionals.



### Balance Transfer Cards

**Best For:**

**People with multiple open lines of credit who qualify**

The golden rule of balance transfer cards is to pay them off before the introductory offer runs out. While this could be achievable, be wary: If something happens that impedes your ability to pay on time, you may become saddled with more debt than when you started.

**Best For:**

**People with good credit who want to simplify their payments**

Like a balance transfer card, a debt consolidation loan gathers outstanding accounts into one place, often lowering interest rates on the way. Debt consolidation loans almost always have minimum credit requirements, which may make them inaccessible to some.



### Debt Consolidation Loans



## Credit Counseling

### Best For:

**People with debt totaling under \$10,000 or who need personalized guidance**

These organizations help you resolve financial issues by providing personalized assessments, workshops and services.

When investigating credit counseling, look for non-profit, free and certified organizations.

[Find Government-Approved Organizations](#)

### Best For:

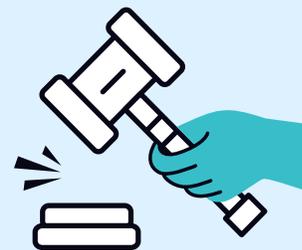
**People with poor credit, few assets, limited income and/or significant debt**

**Chapter 7:** Applicants undergo a court-determined means test to determine if certain unsecured debts may be discharged (think credit cards, medical bills, etc.).

[Read More](#)

**Chapter 13:** Applicants don't have their debts discharged, but can retain their property if they have adequate means to repay a court-appointed trustee over 3–5 years.

[Read More](#)



## Bankruptcy



## Debt Resolution

### Best For:

**People who have more than \$10,000 in debt and a consistent income**

Debt Resolution focuses on negotiating with your creditors and resolving your accounts. The Debt Resolution company works directly with your creditors on your behalf, with the goal of reducing the total amount you owe and lowering your monthly payments.

Check that your Debt Resolution partner is accredited, independently well-reviewed, and abides by regulations.



*Honestly my entire experience with Beyond Finance has been fantastic, it felt like it went by in an instant. Everything they said would happen, did, and very promptly!*

*If you're upside down and can't get ahead, definitely try this program.*

Collin

Trustpilot Review 09/06/2024

## Beyond Finance Makes Financial Freedom Simple

For over a decade, Beyond Finance has helped 1 million+ clients wrangle their debt and achieve financial freedom.

We help people across the U.S. by matching them with personalized financial relief options that work. And with over \$3 billion in debt paid off, we know our approach could help you, too.

[Learn More](#)



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## EXPLORE DEBT REPAYMENT APPROACHES

## Finding the Right Debt Solution

Debt presents an opportunity to reconsider how you handle your finances. No matter your situation, we recommend a blended approach — working with a trusted partner *and* changing how you handle your money.

### Vetting Professional Debt Solutions

**Is the organization transparent about their fees, services and terms?**

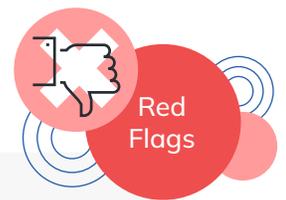
- ✓ Yes, I can connect with someone easily and get specific, clear answers to my questions.
- ✗ No, it can be difficult to talk to someone or get a straight answer.

**Are they in good standing on public review sites and with the Better Business Bureau?**

- ✓ Yes, they have outstanding customer reviews and an A+ BBB rating.
- ✗ No, their service seems to be inconsistently reviewed or has a subpar BBB rating.

**Do they have external accreditation from experts like the Financial Counseling Association of America (FCAA) or the American Association for Debt Resolution (AADR)?**

- ✓ Yes, they are accredited and in good standing with these and other organizations.
- ✗ No, they lack accreditation from one or both of these organizations.

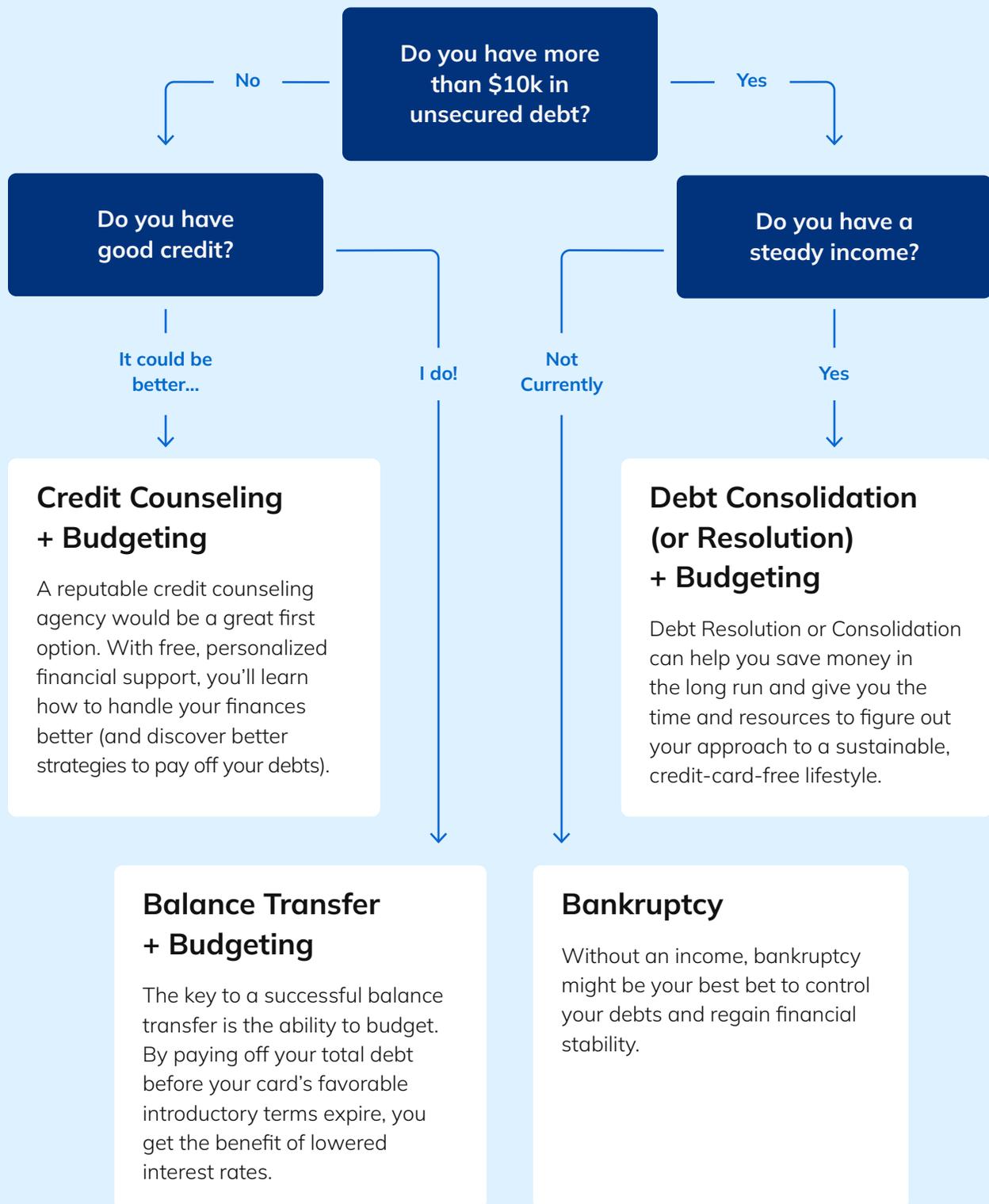


When researching your options, look for these warning signs:

- ✗ Asking for payment upfront
- ✗ Dodging questions about their terms and fees
- ✗ Operating without accreditation or robust customer reviews

Remember: Your financial information is important, so only give it to an organization that passes the vetting guidelines.

## Which Approach to Debt Could Work Best for You?



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## BUILD MY CREDIT

## Make Credit Work For You

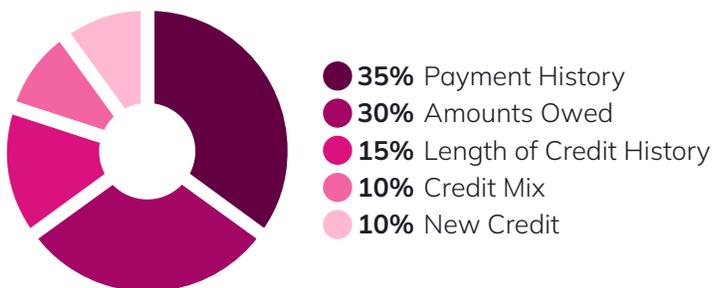
Credit is a major part of modern American life. Depending upon your goals, your credit score can be a door — or a barrier — to new opportunities. But to build credit, you must first understand how it works.

### Credit Mechanics

Think of credit as a report card for your financial life. Your credit score reflects your habits around paying your bills, spending and your personal financial growth.

Credit reporting agencies are private companies that share an individual's credit score using data collected by the Fair Isaac Corporation, commonly known as FICO<sup>5</sup>. Some data points that go into this calculation are more important than others, so they are more heavily factored into your score.

### Your Credit Score's Parts



Credit scores account for past transactions, current habits and future repayments. This information makes it simple for decision-makers (like banks and landlords) to judge how risky it is to extend trust to an applicant.



<sup>5</sup> [About Us](#), FICO, Accessed August 30, 2024



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## Building and Rebuilding Your Score

Whether you've been maintaining good credit for some time or you're starting a rebuilding journey, there are some cardinal rules to follow<sup>6</sup>.

### Review Your Credit Report for Errors

A bad mark on your credit report can cause problems down the road, so request your annual free report and start going through it with a fine-tooth comb. If you find any mistakes, dispute them.

### Pay Your Bills

By paying your bills in full and on time, you'll prove yourself to be a responsible — and therefore, trustworthy — consumer. Over time, your credit score will go up to reflect your good habits.

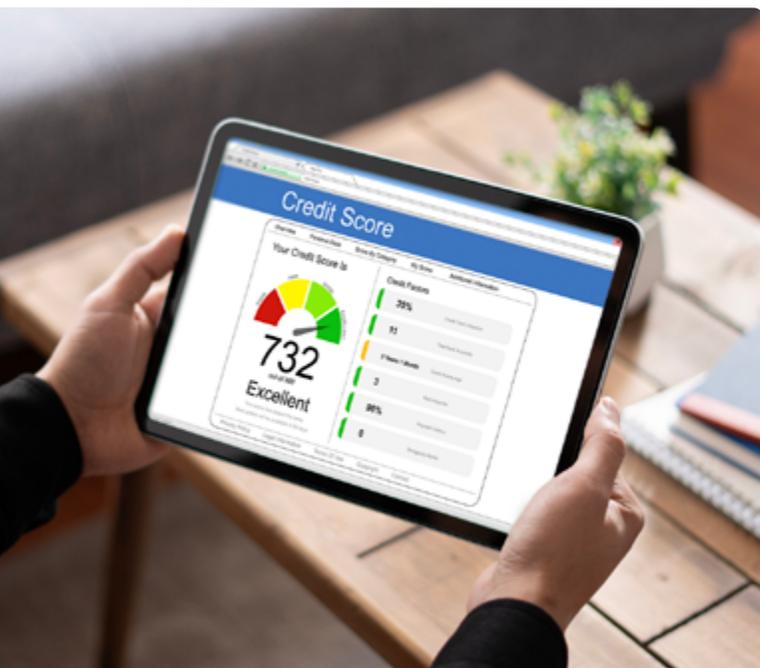
### Pay Down Short-Term Debts

Unlike a mortgage or student loans, holding credit card debt does not reinforce your trustworthiness. To improve your credit score, focus on paying your credit cards in full every month — this also happens to be a good incentive to get spending in check.

### Shy Away from Accruing More Debt

Taking on more debt without paying down your existing balances increases your credit utilization. (That's the amount of money you've borrowed vs. what you've been cleared to borrow by a credit card company).

People with good credit have low utilization rates with high limits. That means they can be trusted to borrow without allowing their balances to exceed what they could reasonably pay. Banks see them as more trustworthy borrowers, and, in turn, increase their credit limits.



<sup>6</sup> Fixing Your Credit FAQs, Federal Trade Commission Consumer Advice, Accessed August 30, 2024

## PROTECT MYSELF AGAINST SCAMMERS

## To Catch a Thief

These days, scams are everywhere: In your missed calls, email, social media and essentially every other digital arena. They've also become more sophisticated and harder to spot — in fact, a report from the Federal Trade Commission showed that 6.47 million people fell for a scam in 2024, costing the median victim a whopping \$500.<sup>7</sup>

### Common Scams

#### Imposters

A call from your bank, an email from your boss, a text from your friend — all could potentially be imposters trying to collect your information and steal your money.

#### Phishing

Phishing relies on tricking victims into treating a scammer as a trusted party. Phishing attempts typically happen in your email, and rely on your divided attention to fox money away from you.

#### Social Media Scams

Social media scams can happen on any site with user-generated profiles, including networking sites and dating platforms. They're extremely common (and get more prominent every year).

Real Scam Examples



**NETFLIX**

⚠️ Your account is on hold.

**Please update your payment details**

Hi Dear,

We're having some trouble with your current billing information. We'll try again, but in the meantime you may want to update your payment details.

**Action Required**

❌ Threats Detected

Threats Detected! Call Toll Free Support: 1-888-799-5348

\*\*\* COMPUTER SCAN - ALERT \*\*\*

Suspicious activity detected on your computer. Contact a live technician now.  
1-888-799-5348 (Toll Free)

DO NOT TRY TO MANUALLY REMOVE HARD-DISK FAILURE MAY OCCUR

Hello James, your FEDEX package with tracking code GB-6412-GH83 is waiting for you to set delivery preferences:

**Geek Squad**

Dear User,

Your Subscription with GEEK SQUAD will Renew Today and \$349.99 is about to be Debited from your account by Today. The Debited Amount will be reflected within the next 24. In case of any further clarifications or block the auto-renewal service please reach out Customer Help Center.

Customer ID: [REDACTED]

Invoice Number: YDGC9873

Source: [FTC.gov](https://www.ftc.gov)

<sup>7</sup> Consumer Sentinel Network Data Book 2024, The Federal Trade Commission. March 2025

## Tips for Spotting Scams

### **Independently Verify Identity**

Got a strange message? Take a moment to search for the business' official website, then contact them to ask if the message you received was legitimate. And remember: Never share personal account information with anyone online.

### **Check Details in Your Email**

Scammers will go to great lengths to create an email that looks legitimate, including creating a visually similar email address. Look out for small errors in spelling, punctuation or odd addresses. Compare these to official emails you've gotten in the past. And when in doubt, throw it out.

### **Slow Down**

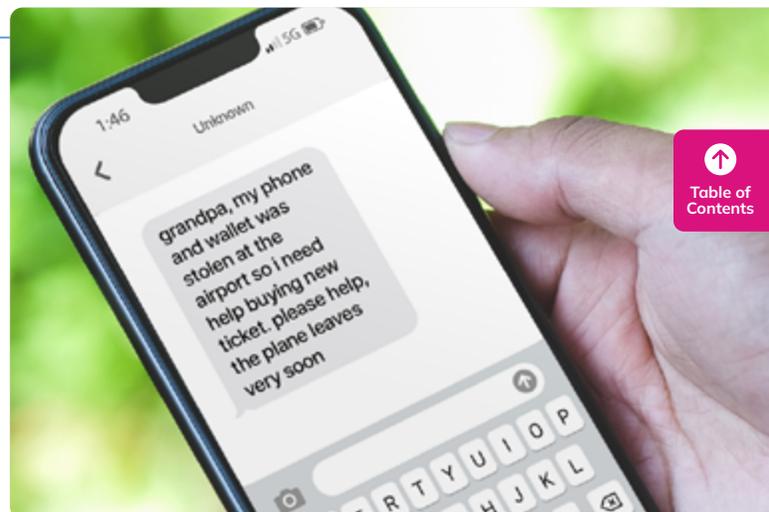
Have you received threats or ultimatums from the person on the other side of the conversation? Then there's a good chance it's a scam. Urgent, high-stakes situations are meant to provoke fear (to make you pay up without thinking). So take a breath, hang up the phone and investigate the situation on your own.

### **Be Wary of Gift Cards, Wire Transfers and Cryptocurrency**

Scammers are usually out for money and have to ask for it through these channels that limit their risk. Never share banking, credit card or other personal financial details with any unvetted person online or over the phone. And don't let them send you money either — they may use this as a backdoor to your information.

### **Don't Fall for Flattery**

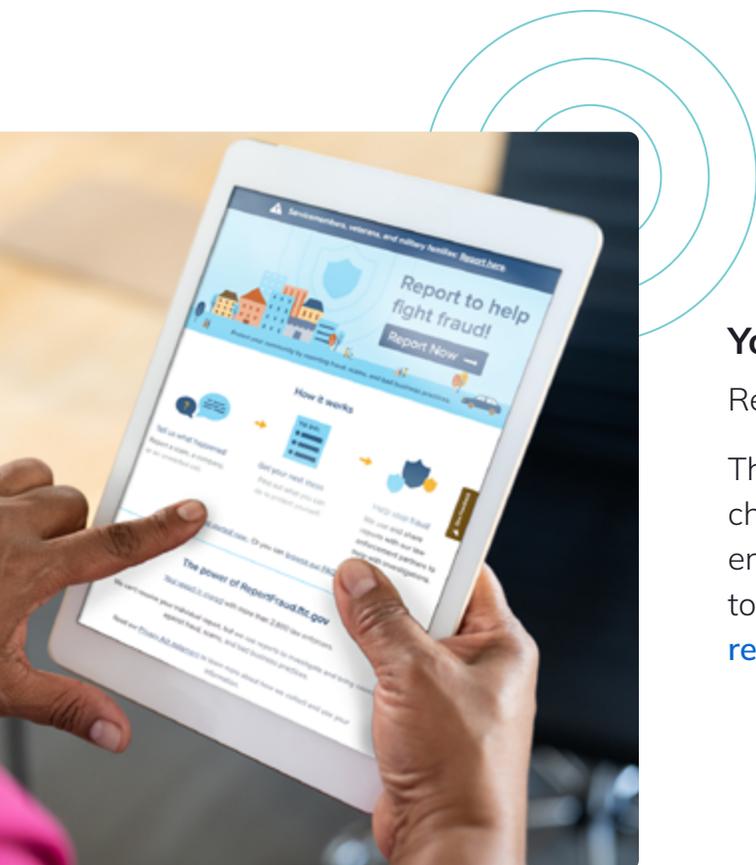
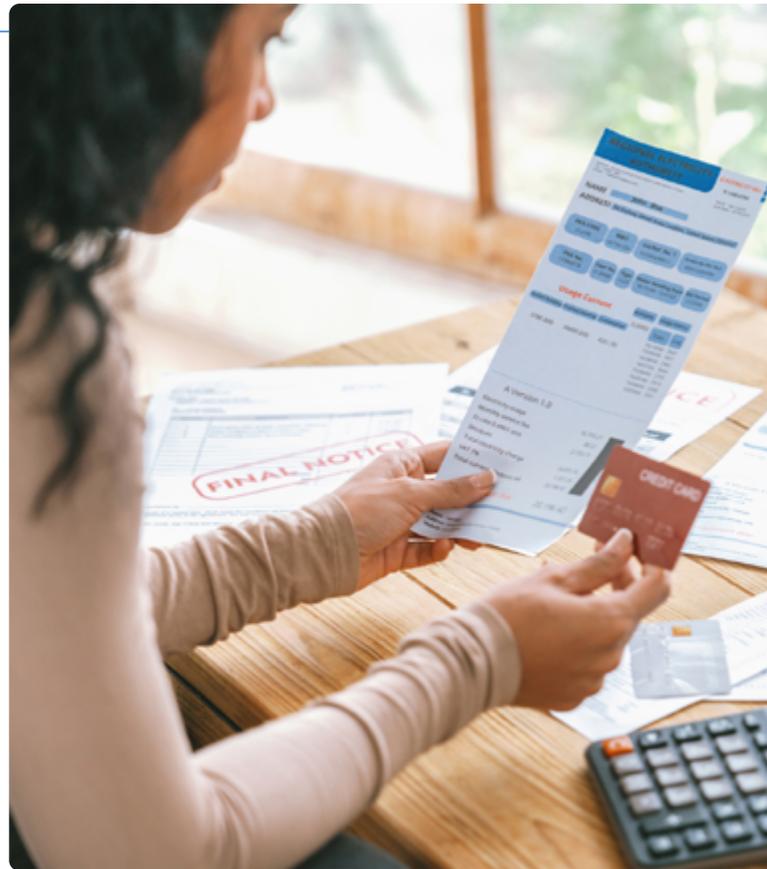
Anything that feels dazzling — from the promise of romance to an exclusive business opportunity — is likely meant to manipulate. Be wary of offers and solicitations from anyone you're not closely acquainted with in real life.



## Are Credit Repair Companies Scams?

Like a financial private investigator, credit repair companies review your credit report for errors.

These companies do not always have the best reputation, however; scammers often use the right to dispute credit reports to fool consumers into paying upfront for services, or they promise credit repair they legally cannot do. So if you're exploring credit repair as a solution, follow the [Consumer Financial Protection Bureau's guidelines](#).



## You've Spotted a Scammer. Now What?

Report them!

The United States government has dedicated channels for reporting any kind of scam you might encounter. It's easy to find the appropriate agency to talk to using the federal government's [scam reporting tool](#).

## SAVE FOR RETIREMENT

## Retire With Confidence

Whether you're new to the workforce or a seasoned veteran, your plan for the future matters (and it's never too late to get started!).

Here's what you need to keep in mind:



### Understand the Real Cost of Retirement

To maintain your standard of living, the U.S. Department of Labor estimates that you'll need between 70-90% of your pre-retirement income each year after leaving work<sup>8</sup>.

### Look for Freebies

Does your employer offer investment matching or pension benefits that you aren't taking advantage of? Then you're losing out on free money. Use all the resources at your disposal to help boost your accounts.

### Don't Rely on Social Security

According to the Department of Labor, Social Security benefits replace ~40% of pre-retirement income<sup>9</sup>. But your actual Social Security Income (SSI) depends on your earnings and when you begin accessing your benefits. So be safe: Plan with a lower SSI in mind.

### Save and Invest

Whether you have access to a pension, employer-provided retirement benefits or an Individual Retirement Account (IRA), investing the money you save is key. By making your savings work harder for you, you'll be able to achieve your targeted retirement needs faster.

  
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<sup>8,9</sup> [Top 10 Ways to Prepare for Retirement](#), United States Department of Labor, Accessed September 5, 2024

## How Much Will You Need to Retire?

Your age, time in the workforce, income, employer-provided retirement plan and physical ability all impact how you'll save. Most financial planning experts advise saving early and often, but life can get complicated. The good news is, there is no time like the present to begin investing in you.

We advise speaking with a financial planner and using the resources available through the Federal Government. You'll find helpful tools that can clarify your needs during retirement, plus calculators to estimate your Social Security Income.

[Explore Retirement Tools](#)

## Taxes and Retirement

401(k)s, IRAs and other future-looking savings accounts can have huge tax implications down the line. Compare the differences between retirement plans and how their taxes get paid.

### Traditional 401(k) Plan

-  Savings and investment programs often include matching employer contributions
-  The tax paid on your contributions is delayed, meaning you pay when ready to withdraw

[Learn More](#)

### Traditional or Roth IRA

-  A DIY approach to retirement benefits
-  Depending on the plan, contributions may be tax-deductible or tax-free

[Learn More](#)

### Pension (Defined Benefit Plan)

-  Only available to employees of participating organizations
-  Employer pays you after you reach retirement; pension payments are taxed as income

[Learn More](#)

### 403(b)

-  Intended for public school, church or select non-profit employees
-  Like a 401(k), contributions are made pre-tax, but employers choose the investments

[Learn More](#)

SAVE FOR RETIREMENT

## There's No Place Like Home

And it's crucial to factor in sustainable housing to your retirement plan. However, rising property prices and low housing inventory have changed the landscape for many would-be homeowners. But there are smart plays to be made, regardless of whether you own or rent.

### Evaluating Housing Costs

Housing costs under 30% of your monthly gross income are typically considered affordable. When assessing your housing options, include things like insurance, rent or mortgage into your total monthly housing costs (utilities, while crucial to your budget, fall outside of this basic calculation).

### Your Affordable Housing Estimate

	Gross Monthly Income	30%	Monthly Housing Budget
		x 0.30	



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## Renting

You've likely heard that owning a home is the best investment you can make. But is that still true? If housing costs in your location favor renters, you could still make a solid investment that does not require a mortgage.

Here's how: Use the money you save by renting to build an investment portfolio instead. Compare the S&P 500 index's 10.54% average annual return<sup>10</sup> with the average annual home appreciation rate of 2.25%<sup>11</sup>. It's clear you can build wealth even without owning property.



## Mortgages

If you already own a home — or are on track to buy — then your home's equity could be a powerful resource. In strong markets, homeowners can lean on their home's appreciating value to reinvest in upgrades, pay for expenses like tuition or even pay off debts.

But be strategic: If you're approaching retirement or another period where your budget depends on a low mortgage payment, think hard before refinancing. With fluctuating interest rates and market conditions, remember to do your due diligence — and maybe request the input of a financial advisor.



### The Uncertainty of Home Insurance

As climate conditions bring more intense environmental risks across the country, insurance companies have begun to reshape their services and prices.

Insurers have not only been hiking rates — the cost of home insurance rose 10.4% between December 2023 and 2024<sup>12</sup> — but also dropping coverage.<sup>13</sup> As you look at your future and your housing goals, be sure to research your local insurance market. It might impact your bottom line more than you'd expect.

<sup>10</sup> [S&P 500 Average Return and Historical Performance](#), J.B. Maverick, Investopedia, January 3, 2024

<sup>11</sup> [Change in FHFA US Combined and Census Division House Price Indexes \(Seasonally Adjusted, Purchase-Only Index, 2024Q2\)](#), Federal Housing Finance Agency, Accessed October 7, 2024

<sup>12</sup> [US homeowners rates rise by double digits for 2nd straight year in 2024](#), Jason Woleben, S&P Global Market Intelligence, January 21, 2025

<sup>13</sup> [It's harder to get home insurance. That's changing communities across the U.S.](#) Michael Copley, Lauren Sommer, Rebecca Hersher, Sanidhya Sharma, National Public Radio, November 12, 2025

LEARN ABOUT BEYOND FINANCE

## With Every Challenge Comes New Opportunities

We hope this guide has given you a few ideas about how you might rise to the challenges in your own life.

We're confident that your efforts will be rewarded. After all, financial wellness does not mean owning a private yacht or taking luxury trips: It's the process of setting oneself up to live a dignified life, insulated from stress and want.

No matter where you're starting from, we believe your path could lead to something amazing. All it takes is some hard work and support.

So don't hesitate: If you want perspective from experts in debt solutions, give us a call. We're here to help.

Wishing you prosperity,  
**The Beyond Finance Team**

1-800-495-4069

[BeyondFinance.com](https://BeyondFinance.com)



LEARN ABOUT BEYOND FINANCE

## Who We Are

For over a decade, Beyond Finance has supported Americans of all stripes along their path to financial freedom. In one call, you'll learn about our debt solutions — and see that you're not alone on your journey.

### Regain Your Freedom with Beyond Finance



Over 1 Million Clients Enrolled



More than \$3 Billion In Client Debt Paid Off



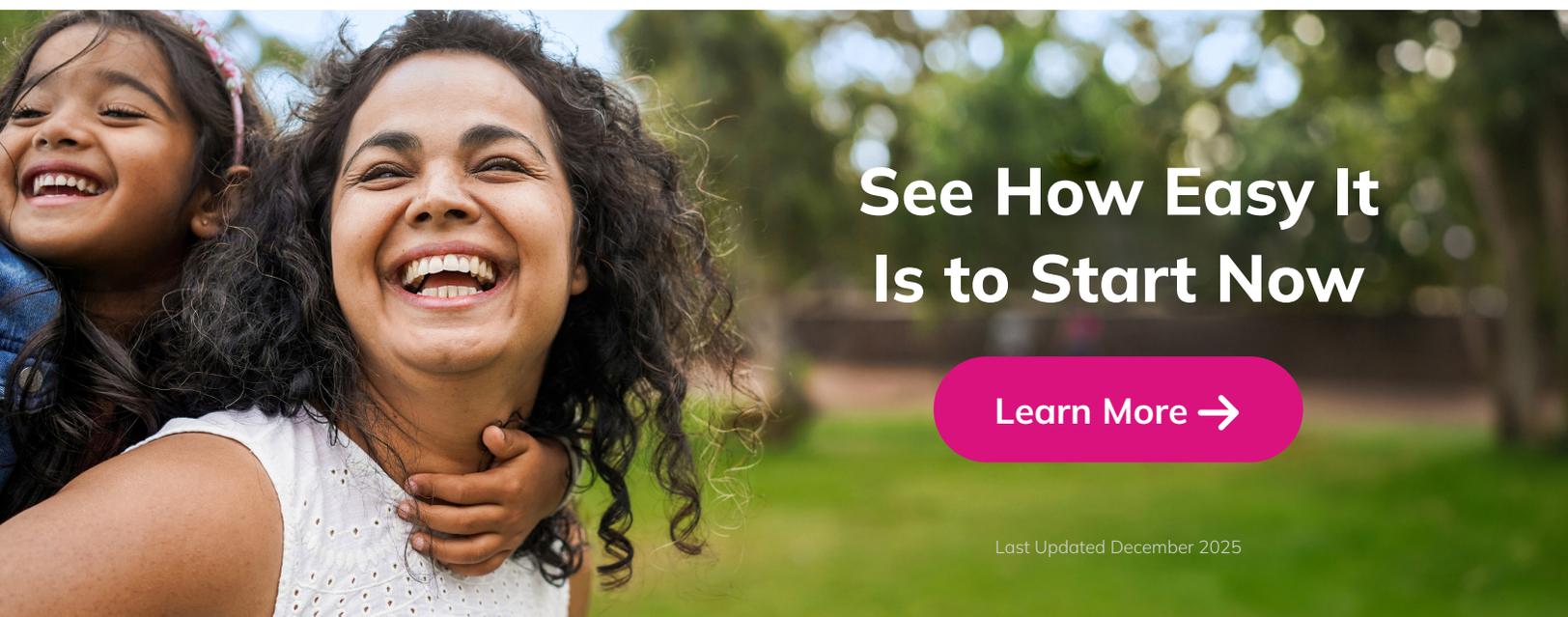
40% Average Savings On Eligible Monthly Payments



*The best thing about Beyond Finance is the support. I'm not in this alone. I have people that I can go to when I need help and when I don't understand how the system works.*

**Kelly B.** saved **\$965 a month** with Beyond Finance

Kelly is a real client who was compensated for sharing a real experience. Saving amounts are calculated based on self reported payments or tradeline minimums minus program payment. Clients typically save \$480 per month on their debt payments.



# See How Easy It Is to Start Now

Learn More →

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