



GreenPath Partners with NerdWallet

GreenPath recently partnered with the National Foundation for Credit Counseling and NerdWallet to help answer consumer questions about personal finance.

NerdWallet, a financial website, receives about two million visits per month. GreenPath personal finance counselors, and other nonprofit credit counseling groups, will answer approximately 250 consumer questions received through the website each month. Topics range from credit and debt issues to housing and bankruptcy concerns.

To view the questions and answers, log on to Nerdwallet at www.nerdwallet.com and search "GreenPath." Or if you want to ask a specific personal finance question, email nerdwallet@greenpath.com.

If you are a GreenPath client and have specific questions related to your account, email us at customerservice@greenpath.com.



GreenPath Featured on Comcast Newsmakers



GreenPath experts recently appeared on **Comcast Newsmakers – Extended Edition** discussing such topics as managing your debt in the New Year, ways to pay back your student loans and new housing programs available in 2015.

GreenPath Housing Director Mark Munzenberger (housing), **GreenPath Counselor David Flores** (student loans) and **GreenPath Counselor Katie Moore** (managing debt) each conducted a nine-minute interview, as part of a 30-minute show on GreenPath's programs and services.

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News>*GreenPath on Comcast Newsmakers.*

MICHIGAN COMCAST SUBSCRIBERS

If you are a Comcast subscriber in Michigan, you can also see the show through Comcast On Demand services, under *On Demand*>*Get Local*>*Newsmakers Extended* >*Financial Education*, until February 28.

The show also airs throughout Michigan on Comcast Newsmakers Channel 900 on Mondays at 9pm and Saturdays at 11:30am, also until February 28.



GreenPath Reviews on ConsumerAffairs.com

If GreenPath has helped you, consider sharing your story on ConsumerAffairs.com. Here's a recent submission:

From Alisa: "I heard about GreenPath through the local credit union. They're very professional and really easy to work with. They were able to lower my rates. They've made me think twice before I purchase something. Everyone was just very nice and they're really great. I recommend them to people I know that are facing financial challenges and have recommended at least half a dozen people to them. GreenPath has excellent service."

Log on to www.consumeraffairs.com and search GreenPath to tell us your story!

GreenPath in the News

From the Greeley (CO) Tribune on managing your money in the New Year

Setting a goal to better balance your finances can lead to less stress now and in the future.

Katie Moore, a financial counselor for the **GreenPath Debt Solutions**, said there are a few ways to make sure you and your bank account are happier in 2015.

"The new year is a great time to take a fresh look at finances," Moore said. "Look at your income first to get a true idea of your net income for the month. Look at real numbers, not estimates.

"Then look at your expenses, in particular the fixed bills you have each month. My suggestion is to plan where every dollar you make is going so it balances down to zero."

Once a budget has been set and adhered to, Moore said it's best to begin saving immediately.

"People will have numbers in their head for how much they want to save, but how do you get there? Maybe with baby steps," she said.

Moore recommends finding the amount of money you can set aside from each paycheck without really noticing, and letting the money accrue in a savings account.

"A savings account is best because it's often something you don't have as much access to," she said. "You're also not looking at it as much."

If debt is an issue, Moore said there's one thing you can do from the outset that will help your situation.

"Stop charging," she said. "You can get caught up in interest rates without realizing it. You've got to stop the bleeding first, so stop using those credit cards."

Wondering what to do if you discover suspicious activity on your accounts?

1. Notify the creditor or bank right away

"If you find fraudulent charges on your credit card, you should report this immediately to your credit card issuer," says Steve Weisman, author of "Identity Theft Alert: 10 Rules You Must Follow to Protect Yourself from America's #1 Crime" and founder of the blog *Scamicide.com*. While the maximum liability for which you can be held responsible is only \$50, most credit card companies will not hold you

responsible at all if you promptly report the fraudulent use. On the other hand, if your debit card has been hacked, it could pose a more serious problem.

"If you wait too long, your entire bank account tied to the debit card is at risk," says Weisman.

2. Report a fraud alert

Contact one of the Big 3 credit bureaus (Experian, Equifax or TransUnion) to report that fraudulent activity has taken place in your name, says Moore. When you place a fraud alert on your credit report at one of the credit bureaus, that agency must notify the others, according to the Consumer Financial Protection Bureau.

"That will make the bureaus take additional steps if someone applies for new credit in your name," Moore explains.

With a fraud alert in place, even if someone has your Social Security number, they won't be able to open new accounts because the credit bureaus will get in touch with you before it can be approved. This initial fraud alert last 90 days, and there is no fee.

3. Create an identity theft report with the FTC

You can do this at www.ftccomplaintassistant.gov or by calling the FTC's Identity Theft Hotline at 1-877-ID-THEFT, says Moore. "Be sure to call the hotline to update your complaint if you have any additional information or problems," she adds. Once you submit your FTC complaint, you'll get your "Identity Theft Affidavit." That paperwork will help you with your next step, which is...

4. File a police report

Call your local police department and ask them if you can file the report over the phone or on the Internet, says Moore. When you file, have your FTC ID Theft Complaint form and any supporting documentation ready. Taking this extra measure can help permanently block fraudulent information from appearing on your credit report, prevent a company from trying to collect debts that result from identity theft, and allow you to place an extended fraud alert on your credit report.

