

Welcome to GreenPath Financial Wellness

GreenPath Debt Solutions is now GreenPath Financial Wellness! The transition is based on our long-term commitment to guide all consumers through life's financial challenges, not just those in debt.

"Our new focus on Financial Wellness better represents the full impact we have on individuals and the communities we serve," said Donna McNeill, GreenPath chief operating officer. "For example, we don't just help people manage debt. We empower them to reduce stress, stop living paycheck to paycheck, and take control of their financial future."

McNeill went on to explain that GreenPath's goal is to become the financial health partner that consumers turn to through all phases of their lives.

"We will provide personalized services and proactive education for people to anticipate their financial needs and prepare accordingly, before a personal finance crisis hits," said McNeill. "We will work closely with consumers who want to make informed financial decisions regarding important life events like marriage, birth of a child, retirement and more."

McNeill emphasized that GreenPath's personal finance experts will continue to serve people with credit card debt, housing, bankruptcy and student loan concerns. In 2015, we assisted more than 200,000 people.



Clients Can Now Chat with GreenPath

GreenPath Debt Management Program (DMP) clients have a new way to reach out to staff. A new chat option now allows clients to communicate with the GreenPath Account Maintenance team, from 9 am to 5 pm Eastern, Monday through Friday.

You must log into the DMP portal in order to access chat functionality. (Note: Chat is supported by Internet Explorer versions 8, 9, 10 and 11, Google Chrome and Mozilla Firefox.)

Once logged in, you will see the "Chat With Customer Service" icon on the left side of the

webpage (see below). Click "Chat in English," and you will immediately reach one of our Account Maintenance Coordinators, who will be ready, willing and able to assist!



Spring Clean Your Way to Savings

Springtime means opening the windows, sweeping out the dust from over the winter and starting anew. It is also the opportune time to clean out your wallet or purse, that junk drawer full of receipts and those overflowing file cabinets. But where to begin?

Sweep it

Go through your wallet and purse and fish out any receipts you may have accumulated. Review which ones you need to keep and why you kept them. For example, has that gift receipt expired? If so, put it in your shred pile! Do you have receipts related to rebates? If so, sit down today, fill out the form, and either load on-line or put in the mail.

Next, get rid of all the other paper clutter that could be a paper trail for identity thieves. Do you have credit card offers lying around that need to be dealt with? Or, how about passwords scribbled on post-it notes? Do you have other receipts tacked on a bulletin board or shoved in a kitchen junk drawer? How about all the paperwork from filing your taxes? Rake them all together!

Rake it

Once you've raked together all your sensitive papers, it's time to decide what to do with them. For tax documents, in most cases, you should plan on keeping tax returns and any supporting documents (e.g., W-2s, mileage logs if you itemize, etc.) for at least three years after the date you filed or the due date of your tax return, whichever is later. Always consult your tax preparer, if you have questions.

Receipts not related to refunds or extended warranties can be set aside for shredding. Do you have a pile of credit card offers taking up space in a drawer? Get them ready for shredding, too!

Shred it

So, once you decide what you need to shred, how do you handle it all? Tearing the documents in half and throwing them out is not the way to go! A home shredder is a good idea. It is recommended that you buy a shredder that cross-cuts. In other words, you want all that paper ending up looking like confetti, and not in strips. Home machines are not typically heavy-duty, so be careful as to how much you shred at a time. If your shredder is not equipped to take on staples or other metal, be careful to remove them from the paper to avoid damaging the blades.

If you have a lot of sensitive documents, many communities now offer Shred events. They enable you to drop off your documents for shredding for free, or for a small fee, and even watch it being shredded while you wait.

Secure it

Highly sensitive documents (social security cards, passports, birth certificates, wills) should be locked up in a fireproof file cabinet or lockbox. Gather all other pertinent papers, like insurance forms, tax documents, mortgages, and put them in a secure location. Inform trusted family members where the documents are located and/or location of a key for the secure file cabinet or lockbox.

A little planning this spring, alongside your traditional cleaning, can set you up for a great financial year!

Webinar Wednesdays in April

GreenPath will host two webinars in April. These 30-minute, online programs are taught by GreenPath education specialists. The webinars are always free and informative without a sales pitch. There's also plenty of time for Q&A at the end of the program.

10 Meaningful Ways to Use Your Tax Refund – Wednesday, April 6 at noon ET

Save, Spend, Splurge? Don't let another tax season go by with you wondering where your refund went. If you are among those getting a refund this year (average refund is around \$3,000), then this webinar is for you! We will help you think about and prioritize meaningful ways to use your tax refund in 2016.

Be Credit Wise – Wednesday, April 20 at noon ET

Being credit wise can help you save money when it comes to securing a loan or paying off your credit cards more efficiently. During this webinar the benefits of credit, considerations before applying for credit, methods to establish and re-establish credit, strategies to minimize the cost of credit, and ways to use credit wisely will be discussed.

To sign up for any of these personal finance webinars, log on to www.greenpath.com/gfw-webinars.