

Here's the problem:

- More than one-fourth of Americans admit to not paying their bills on time
- The average adult has 9 credit cards and over \$17,000 of credit card debt
- Personal bankruptcies increased 43 % in 2008 from the year before
- Employees with money problems are stressed and often distracted while they're at work

The cost of having employees with financial pressures has a direct and negative impact on your company's bottom line.

Here's the solution:

Employee Financial Wellness Program®

- Help employees set budgets, establish financial goals, and get their debt under control
- Educate employees about the new credit card regulations
- Safeguard employees from the headache of identity theft
- Assist workers to stay in their homes and avoid foreclosure
- Counsel younger workers struggling with student loan payments
- Provide free access to confidential credit counseling and debt relief programs
- Plan for a healthy financial future

(954) 656-8114

AmericanDebtCounseling.org

Provide a priceless benefit at no cost!

- Many employees spend up to 20 hours a month at work on personal financial matters
- 80 % of adults agree they would benefit from advice and answers to everyday financial questions from a professional

Call American Debt Counseling to customize an Employee Financial Wellness Program for your company.

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American Debt Counseling featured in:

USA TODAY

Smart Money

Star-Telegram

The Columbus Dispatch
dispatch.com

The Olympian
www.theolympian.com

Orlando Sentinel

The Modesto Bee
modbee.com

newsobserver.com

VBM VOLUNTARY BENEFITS MAGAZINE



American DEBT COUNSELING, INC.

A 501(c)(3) Non-Profit Credit Counseling Organization

14051 NW 14th Street, Sunrise, FL 33323

AmericanDebtCounseling.org

GetDebtHelp.org



Employee Financial Wellness Program®

The Employee Benefit with Great Employer Payback
And it doesn't cost you a dime.



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**Stop debt from suffocating
your employees and
breathe new life
into your business.**

Financial worries are the leading cause of stress among today's workers, causing 25% of Americans to miss 16 days a year of work.

And companies are paying the price!

Give your employees the financial relief they need while boosting your company's bottom line. **American Debt Counseling's Employee Financial Wellness Program** is completely free of charge and offers your employees important benefits and services.

Here's how it works:

- Enroll your company with a simple phone call - no enrollment meetings or forms
- Distribute membership cards and information provided to you
- Inform employees they may opt-in to the program – free of charge
- ADC communicates with participants directly and confidentially
- Participants receive ongoing financial education through ADC
- Programs are delivered outside the workplace
- Optional free workplace lunch-and-learn presentations and webinars are available

To offer the Employee Financial Wellness Program as a company benefit to your employees, simply call **(954) 656-8114**.

American Debt Counseling is a national, 501 (c)(3) non-profit credit counseling organization that offers confidential, trusted, results-proven services and programs directly to your employees.



Enjoy a debt free *Life*.



Employee Financial Wellness Benefits

It's like giving your employees a raise without costing your company a dime!

For the Employer

- No cost to your company or employees
- Maximized employee productivity
- Improved job performance
- Reduction in absenteeism/tardies
- Enhanced employee-employer relations
- Less theft and property loss
- Reduced turnover
- Fewer workplace distractions
- Fewer work-related injuries and accidents
- Improved employee morale
- No forms to administer
- Real monetary gains with no hard costs

For the Employee

- Become debt free in as little as 48 months
- Reduce financial pressures and stress
- Free up extra cash
- Improve debt-to-income ratio
- Live with a breathable budget
- Establish positive money management habits
- Stop calls from harassing creditors
- Reduce interest rates
- Stop late & over-the-limit fees
- Consolidate & lower monthly debt repayments
- Avoid bankruptcy
- Plan for a healthy financial future



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