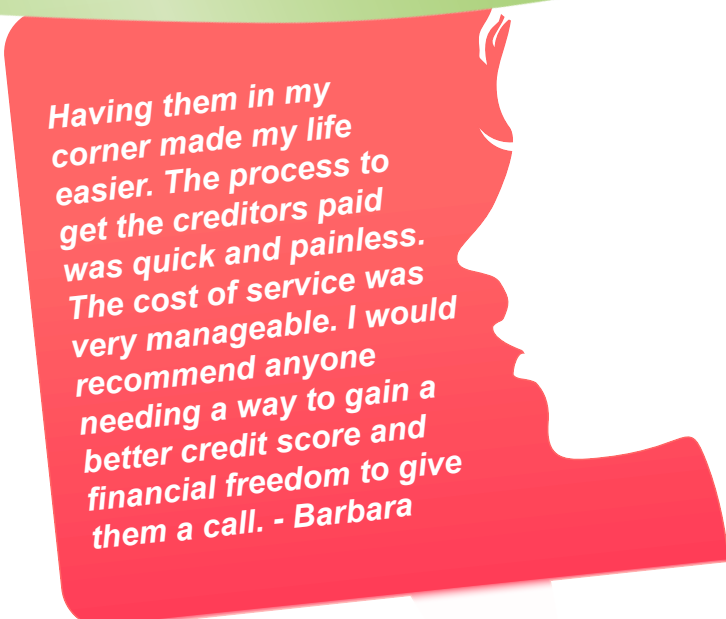


American Financial Solutions (AFS) is a division of North Seattle Community College Foundation.

**Our mission** is to empower individuals to improve the quality of their lives through financial education and counseling.



*Having them in my corner made my life easier. The process to get the creditors paid was quick and painless. The cost of service was very manageable. I would recommend anyone needing a way to gain a better credit score and financial freedom to give them a call. - Barbara*

## Who We Are

The AFS division of NSCCF was founded in 1999 and has counseled hundreds of thousands of clients, provided educational classes and materials for several thousand persons, and assisted more than 500,000 with debt management plans over the past twenty- three years.

We partner with over 100 businesses and organizations nationwide to provide financial services that empower people to improve their financial lives.

Our credit counselors are certified by the National Foundation for Credit Counseling. Counselors must complete additional training and education to maintain their certification, annually.

Our housing counselors are certified by the Federal Department of Housing and Urban Development to provide foreclosure and pre-purchase housing counseling.

## How We Serve

Credit, Debt, and Budget Counseling

- Debt management plans
- Pre-bankruptcy counseling
- Post-bankruptcy debtor education
- Student loan counseling

### Housing Counseling

- Foreclosure intervention and assistance
- Pre-purchase housing counseling
- USDA 502 Direct Loans for low-and-very low income home buyers

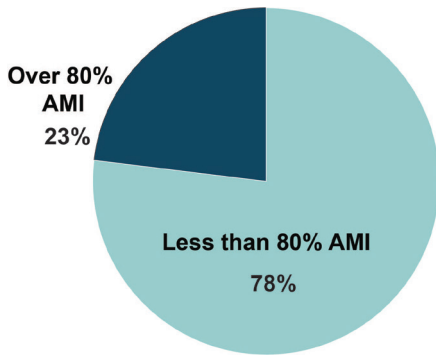
### Financial Education

- Online financial education series, *Investing In Yourself*
- Financial workshops designed to meet the unique needs of the communities we serve
- Quarterly newsletters
- Blogs and online calculators

# Who We Serve

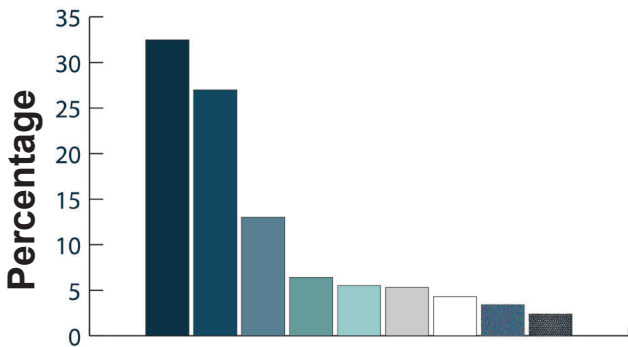
## Income level

Average Median Income (AMI) means the mid-point value in the total distribution of all income levels in the United States. 78% of AFS clients incomes are at or below 80% of the average median income.



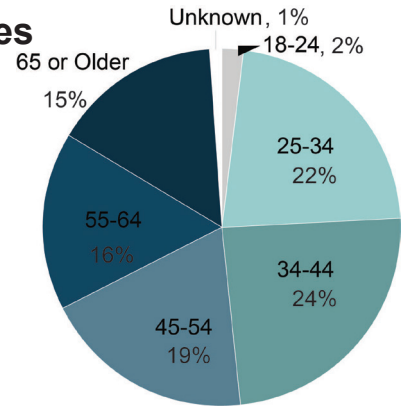
**So Simple and Non-Judgmental**  
*My experience with American Financial Solutions was fantastic. From the beginning I felt supported without an air of judgment. I really felt like they cared and were looking out for my best interest and guided me to make the most responsible financial decisions for my situation. Thank you! - Ashley*

## Reason for Assistance

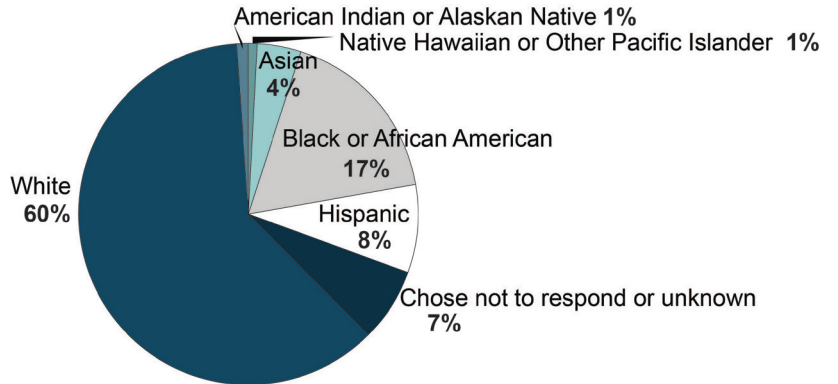


- Reduced income
- Over extended
- Medical expenses
- Personal domestic conflict
- Other
- One time expenses
- Helping others
- Excessive spending
- Death

## Ages



## Ethnicities



**You are my life saver and I sincerely love, respect and appreciate you! Thank you so much for keeping me from being on the streets again. Blessings to you and your family. - K**

## OUR RESULTS: OCTOBER 1, 2021 - SEPTEMBER 30, 2022



15,379 people received budget, credit and debt counseling

2,491 people paid off \$42,290,766 in debt and completed the DMP



Collectively, our clients paid off \$95,761,662 in debt

17 housing counseling clients became new homeowners



72 mortgage foreclosure families were able to maintain ownership of their homes

We partnered with over 29 organizations and held 72 classes reaching 1,213 individuals



**AMERICAN FINANCIAL SOLUTIONS**

a nonprofit credit counseling agency

*Helping people improve their financial lives.*