

DEBT FREE MAY BE DOWN THE ROAD

Get free, confidential, personalized guidance from our professional financial counselors to:

Know how much you have each month to pay down debt.

Understand which debts to pay down first.

Make a plan to pay down debt, including student loans. And more!

You must be at least 18 and live or work in NYC.

Book an appointment today!

nyc.gov/TalkMoney | 311



Consumer and
Worker Protection
Vilda Vera Mayuga
Commissioner



Financial
Empowerment
Center





BIG SAVINGS BEGIN WITH SMALL STEPS

Get **free, confidential, personalized** guidance from our professional financial counselors to:

Know how much you have each month to save.

Choose a savings account that is right for you.

Set up automatic deductions that go to savings. And more!

You must be at least 18 and live or work in NYC.

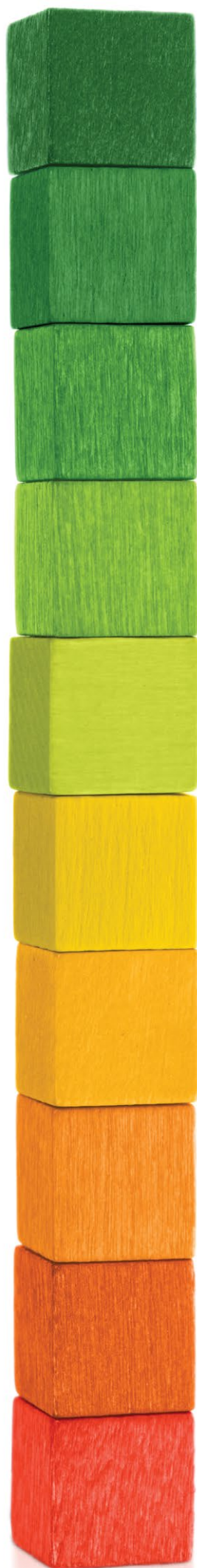
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Worker Protection**
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Commissioner





NO CREDIT SCORE WAS BUILT IN A DAY

Get **free, confidential, personalized** guidance from our professional financial counselors to:

Review your credit report and score.

Correct any mistakes on your credit report.

Increase your credit score. And more!

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