

DEBT FREE MAY BE DOWN THE ROAD

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

- Create a budget
- Improve your credit
- Save for your future
- Deal with debt like student loans
- Separate personal and business finances
- Open a safe and affordable bank account

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

Book an appointment today!

nyc.gov/TalkMoney | 311