



**Need help managing
or reducing your
household debt?**

**Want advice on how to
build or restore your
personal credit?**

**Have a budget but
need some specific
tips on how to better
save for your
retirement?**

**The Detroit Financial
Empowerment Centers**
offer free, one-on-one
professional financial
counseling to all residents.

Financial Empowerment
Center counselors
can help you:

Take control of your debt

Deal with debt collectors

Improve your credit

Build your savings

Create a budget

**Find safe and affordable
financial products**

**Other services based on
your needs**

Schedule your free,
one-on-one, financial
counseling session by
calling **313-322-6222**.

The FEC call center is
open Monday through
Friday, 9 am until 4:30
pm.

Visit
www.DetroitFEC.org
for more information.



**Detroit
Financial
Empowerment
Center**

*Free One-on-One
Financial Counseling*



Wayne Metropolitan
Community Action Agency



Detroit Financial Empowerment Center

*Free One-on-One
Financial Counseling*

FREQUENTLY ASKED QUESTIONS

What types of things can financial counselors help with?

You can discuss any financial situation with a counselor. The counselor will work with you to develop a budget, create a plan of action based on your needs, follow up with you to discuss your progress, and make referrals when necessary. The main focus will be decreasing debt, increasing savings, repairing credit and access to safe and affordable banking products.

How many times can you meet with a Financial Counselor?

You can meet with counselors as many times as needed. There is typically a two-week period between appointments, but this timeline is based on your needs.

Does the Financial Empowerment Center offer financial classes?

The Detroit Financial Empowerment Center counselors provide individual, one-on-one, counseling. The initial session will take approximately 1 hour. These sessions are not done in a group setting.

Are the counselors licensed or certified?

Counselors are trained and certified through the Cities for Financial Empowerment (CFE) Fund curriculum. They are required complete the training course and pass the certification exams.

Does the Financial Empowerment Center provide offsite presentations?

Detroit Financial Empowerment Center representatives can conduct presentations to groups interested in learning more about the counseling process. Please contact **Chelsea Neblett, Financial Empowerment Manager**, at neblett@detroitmi.gov.

Will the counselors come to my house and do sessions?

Counseling sessions are done at FEC centers. Counselors can conduct phone sessions if we are able to collect signatures on the disclosures before the initial session.

How long are the sessions?

The first session will take between 1 hour to 1.5 hours. Each additional session can take 30 minutes to 1 hour.

What do I need to bring to the first session?

You are not required to bring any documentation for the first session. However, documents such as your ID, paystubs, account statements, bills and other relevant financial documents are always helpful.

Is there a fee to pull my credit report and score?

Services at the Financial Empowerment Center are always free. Counselors will meet with a client, review their current financial situation, and review the credit report and score.