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Greetings:

This letter is to inform you about a life changing opportunity to enroll in **StartingOverSM** - a program designed to assist those who have experienced a financial set-back and are seeking a blue print for recovery. Whether you've experienced foreclosure, job loss, IRS challenges, increased debt or decreased credit, this program is for you.

If accepted into the program, you will have the opportunity to receive private coaching from a professional financial planner to create and execute a step-by-step plan to tackle your unique needs. In addition a case manager will be assigned to help you connect to services that will be able to address each one. Your coach will help you:

- ☞ Understand your emotional relationship to money
- ☞ Develop a game-plan to more successfully manage your finances
- ☞ Strengthen your financial resilience

The coaches chosen to participate in this program are members of the Financial Planning Association (FPA®) - the largest membership organization for personal financial planning experts in the country. FPA members are those who commit to the highest standards of professional competence, ethical conduct and clear, complete disclosure to those they serve. They deliver advice using an objective, client-centered, ethical process. More information about the FPA can be found on their website at www.fpanet.org.

The average cost for fee-only financial planning is \$350 per hour. Through the generous support of the FPA we are able to make these services available to you for only \$75 for the entire year. To make sure that we are working with people serious about improving their financial position, participants are expected to remain committed for one (1) year and strive to achieve two or more of the following financial recovery goals:

- ✓ Reduce/Eliminate Debt
- ✓ Increase Financial Assets/Savings
- ✓ Improve your credit score
- ✓ Increase Income

To be considered, fill out all sections of the attached application. Return the completed application along with the application fee no later than **June 29, 2011**. You will find there is an emphasis on being truthful. We can't help you achieve results unless we have a complete and accurate picture of your situation. The last question is asking you why you believe you are a good candidate for this program. Please give a very thorough answer to this question, as this information will be a key element in our decision-making process for selecting the best suited candidates for this program.

We look forward to working with you to help rebuild your future.

Sincerely,

A handwritten signature in black ink, appearing to read "Lynette Gibson McElhane".

LYNETTE GIBSON-MCELHANEY
Executive Director



Starting OverSM
the NHS Financial Recovery Program

APPLICATION CHECKLIST

Be sure that your application can be considered for inclusion in the program by confirming that you have completed the following:

- ☐ Filled out **ALL** sections of the 3-page program application.
 - Included your name on all pages of any attachments or additional sheets provided

- ☐ All applicants have signed the Participation & Authorization Agreement.
 - Social Security Number is provided for all applicants so that a current copy of the credit report may be obtained.

- ☐ All applicants have read, signed and returned the NHS Privacy Policy.

- ☐ Enclosed a Money Order for the Program Application and Credit Report Fee (*includes a 3 bureau credit report and scores*) (*Money order only*)
 - \$35 for individuals
 - \$55 for couples

- ☐ Allow 2 weeks for Applications to be processed and reviewed.

- ☐ Participants will be notified of acceptance into the program during the week of July 11.

All applicants will have the opportunity to enroll in the Financial Literacy Course (*course fee will be waived*).



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APPLICATION PROCESS and TIMELINE



1. Applications are made available to the public 6/1/2011 - 6/29/2011.
2. Complete applications are due to NHS on or before 5:00 p.m. 6/29/2011.
3. Applications are reviewed and ranked for participation 6/30 - 7/13/2011.
 - a. Successful applicants pay enrollment fee and register for SmartMoneySM education course.
 - b.
4. Notices are sent to applicants