



# HOUSING COUNSELING SMART MOVE!

Make the right choices every step of the way.



## HUD-Approved

HUD housing counseling agency workshops  
Informational videos, resources and referrals  
1-on-1 personal counseling  
Free or low cost to you



## Save Money

200,000 households per year have  
improved their budgeting, credit  
scores and bottom-line  
financial capacity



## We're Everywhere

Thousands of HUD-approved  
housing counseling agencies  
across the United States  
In person • By telephone • Via internet  
Find a HUD-approved housing counseling agency



## For Everyone

Any age, any income status  
First-time homebuyers  
Reverse mortgages  
Homeowners & renters  
Homeowners at risk of foreclosure  
Homeless

[hud.gov/housingcounseling](http://hud.gov/housingcounseling)  
1-800-569-4287