Client Handbook

Your guide toward getting on the road to financial stability

Navicore® SOLUTIONS
Welcome to Navicore Solutions’ Debt Management Program

Thank you for choosing Navicore Solutions’ Debt Management Program to assist you with your finances. Congratulations on taking such an important step toward becoming debt free!

Your Debt Management Program allows you to make one monthly payment for all of the accounts included on your plan. Many creditors will offer concessions, such as reduced interest, waived fees and lower monthly payments, to aid you in the process.

Our staff of trained professionals will assist you in resolving any problems that you may encounter and will answer any questions that you may have. Since our Customer Service Representatives will be working directly with your creditors, they will be able to help you more effectively than your original credit counselor. Please direct all future questions or concerns to the Customer Service Department at 1-800-77-BILLS, and they will be happy to assist you.

We look forward to working with you, and we are confident that we can assist you in achieving your financial goals.

Good Luck!

Non-Discrimination Policy
Navicore Solutions serves all members of the community. We do not engage in practices of discrimination in the selection and participation of clients in our programs or services with respect to race, religion, color, gender, national origin or handicap.
Navicore Solutions is a non-profit financial management, social service agency that was founded in New Jersey and has provided services to consumers since 1991.

As stated in our Mission, Navicore Solutions strengthens the well-being of individuals and families through education, guidance, advocacy, and support. Navicore Solutions is licensed and bonded by the NJ Department of Banking and licensed in all other states that require it.

Navicore Solutions is also recognized by the United States Government as a charitable organization under section 501 (c) (3) of the IRS code. Navicore Solutions is an approved HUD National Intermediary and a member in good standing of the Better Business Bureau and the National Foundation for Credit Counseling (NFCC).

Our success is measured by the caring, complete services provided to every consumer. Our knowledgeable counselors are certified through an independent third party. We are here to make your time on the Debt Management Program run as smoothly as possible and look forward to helping you achieve your financial goals.

“I quickly became overwhelmed by credit card bills and was headed for bankruptcy before I signed up with Navicore. A counselor worked with my creditors and developed a manageable plan that allowed me to repay my debt and avoid bankruptcy. I have completed the program and am extremely grateful to again have my finances in order. I could not have done this without the help of Navicore.”
**All of our representatives work hard to ensure you succeed on your Debt Management Program**

Please direct all future questions or concerns to our Customer Service Department and we will be happy to assist you.

Our Customer Service Representatives are committed to providing the highest levels of service and attention during your time on the Debt Management Program. We work hard each day so you can rest assured that your accounts are managed properly.

We maintain extensive knowledge of each creditor’s policies and will act as a liaison and advocate on your behalf. Our goal is to support you through successful completion of your Debt Management Program.

If you are receiving calls from your creditors, they can contact us directly at **1-732-409-6283**. We will be happy to answer their questions.

The Customer Service Department is available to you by telephone at **1-800-77-BILLS**. You can also email us at **clientservices@navicoresolutions.org** or fax us at **1-732-409-6284**.

We look forward to working with you, and we are confident that we can assist you in achieving your financial goals.

Good Luck!

*"After falling ill for almost a year, I had fallen so far behind on bills that I thought my only option was bankruptcy, but you afforded me an opportunity to catch up on my bills and lowered my payments to something that I could afford while I regained my footing."*
What Happens Now?

Beginning with your enrollment, Customer Service will establish your new plan and ensure all of your creditor accounts begin receiving the benefits of the program as quickly as possible. We will provide ongoing support and remain available to answer any questions you have along the way.

A proposal is sent to each of your creditors asking that they accept your account onto a Debt Management Program. We generally send your proposals to your creditors just prior to your first payment date. If a proposal is declined, the creditor may contact you directly. Please contact our office and we will research the reason for the decline and communicate with your creditors.

Reminders

*Important Information to help your Debt Management Program run smoothly*

- It is important that you do not acquire any additional credit card debt while on the Debt Management Program.

- It is also important that you communicate with us during your time on the program. Contact us immediately if any problems arise or if you do not understand something on your statements.

- We require that you place all of your unsecured debt on the Debt Management Program.

- If you are having trouble making your payments, please let us know.

- Your creditor statements are mailed to you each month from your creditors. It is important that you review your statements to ensure you are receiving the correct benefits of the program. You should also verify that your creditors have received the payments that we are sending on your behalf.

- Your Debt Management Program information is available online at https://cwa.navicoresolutions.org. Once you are registered, you will be able to make payments and view your creditor information, proposal status and payment history.

“*I’m about a year and a half into my program and I have told my close friends it is the best financial decision I have ever made! It has been an adjustment living without credit cards, because I came to rely on them for my day to day expenses. However, I am ecstatic that in a little over two years from now, I will have paid off over thirty thousand dollars in credit card debt and will have a solid foundation to build upon!”*
Client Bill of Rights

Navicore Solutions pledges that our clients have the right to:

- Prompt, confidential and thorough counseling sessions conducted by certified counselors who will help determine the best solution for each individual’s situation.
- Accurate information about Navicore Solutions and our services.
- Be treated with the utmost dignity and respect.
- Participate fully in a comprehensive assessment of their financial situation, including the receipt of a written action plan based on the information discussed.
- Have any questions or concerns answered in a timely and courteous manner.
- Discontinue their relationship with Navicore Solutions, at any time, without penalty.
- Timely correction of any errors or mistakes made by Navicore Solutions or any of its agents.
- Monthly statements of funds received and disbursed on their behalf. If you feel that Navicore Solutions has not upheld the information contained within the Client Bill of Rights, please direct your concerns to the Quality Assurance Manager.

Online Account Access

You have on-line access to your debt management plan throughout your time on the program. Once you have registered at https://cwa.navicoresolutions.org you will have the ability to view detailed information about your plan. Some of the online features include:

- Request changes to your upcoming payments.
- View balances and proposal status on each account on your plan.
- View your payment history.
- Opt-in for paperless communication.
- Update your contact information.
- View responses to Frequently Asked Questions.
- Submit inquiries to the Customer Service Department.

Resources

Please visit our website to access an array of online financial education tools and resources. www.navicoresolutions.org

“I called Navicore not sure what to expect and they were so friendly and helped me so much. We came up with a great debt management plan and they helped me with my budget. I was embarrassed to call, but they made me feel welcome and wanted to help. One of the best decisions I have made. I’m on the right track now to getting my debt paid off and becoming financially stable.”
Contact Us

- **Telephone Payments**
  You can make telephone payments via our automated system 24 hours a day, seven days a week by dialing:
  
  **1-800-77-BILLS**

  If you prefer to make a telephone payment with a representative, our TSR’s are available:
  Monday through Thursday from 8:00 a.m. to 8:00 p.m.,
  Friday from 8:00 a.m. to 5:00 p.m.,
  and Saturday from 9:00 a.m. to 2:00 p.m. ET.

- **Please mail payments to:**
  Navicore Solutions Lockbox
  PO Box 419253
  Boston, MA 02241-9253

- **Please mail correspondence to:**
  Navicore Solutions
  PO Box 5012
  Freehold, NJ 07728-5012

- **Email:**
  clientservices@navicoresolutions.org

“Navicore worked with me to consolidate my debt, cutting high interest rates, providing me with a monthly payment that was manageable and affordable while eliminating the overwhelming pressure that comes with debt. The customer service agents are always pleasant, helpful and available to help and work with you.”
Our Services

Financial Education
Navicore Solutions provides free seminars and workshops, as well as educational tools and materials, on a wide range of personal finance topics such as budgeting, credit score improvement, debt management and dealing with financial hardships. We are proud of our commitment to providing financial education to consumers, which is at the core of everything we do.

Budget Counseling
Our certified counselors will take an in-depth look at your financial situation to help you establish financial priorities, deal with financial crises and take important first steps towards developing an economically secure future. Every individual’s financial situation is different, which is why it’s important to move forward with a plan of action designed to meet your specific needs.

Credit Counseling & Debt Management
When appropriate, our Debt Management Plan, combined with personalized credit counseling sessions, can put you on a path to pay off your unsecured debt in less than five years. Our certified counselors and specially trained Customer Service Representatives are available for support and guidance every step of the way.

Housing Counseling
Navicore Solutions is approved by the U.S. Department of Housing and Urban Development (HUD) as a National Housing Counseling Intermediary. We provide pre-purchase, default/foreclosure, rental, and Home Equity Conversion Mortgage (HECM) counseling, as well as conducting housing literacy and counseling workshops in communities across the country.

Student Loan Counseling
As a founding member of the Student Loan Alliance, our certified counselors offer comprehensive counseling and education regarding the options available for individuals who are struggling with student loan debt. We provide counseling to students and families, before, during and after college, with the goal of helping students complete their education while minimizing the burden of student loan debt.

Bankruptcy Counseling & Education
Navicore Solutions is an approved provider of both financial courses required during the consumer bankruptcy process. Our Credit Counseling and Financial Management courses give individuals and families the essential financial tools and resources needed to reestablish financial security after the hardships of bankruptcy.

200 US Highway 9
Manalapan, NJ 07726
1-800-77-BILLS
www.navicoresolutions.org