

Maximizing Your Financial Counseling Experience

Expectations for Novation Members

- **Open Sharing.** We can only help if we have a full picture of your finances including Credit Report, debts, etc.
- **Honesty.** Effective planning requires acknowledging current realities.
- **Ownership.** You are responsible for putting any plans developed through counseling into action, and ultimately, for the results.
- **Follow Up.** One session is usually not enough. Reviewing progress and adjusting the plan are often necessary to stay on track.

What Novation Members can Expect

- **Confidentiality.** We understand finances are very personal.
- **Empathy.** We won't judge you or your situation. We aim to understand it and help envision a better financial future.
- **Tailored Guidance.** One size doesn't fit all when it comes to budgets, spending plans, debt management, etc.
- **Action Plan.** We will finish with steps identified and agreed upon.
- **New Ideas.** We try to provide fresh points of view on financial wellness.

What to Bring to Your Session

- Copy of Credit Report
- Pay Stubs
- Overview of Debts Owed
- Credit Card Statements