

# A Blueprint for the Future



13 ANNUAL REPORT

clearpoint  
FINANCIAL SOLUTIONS®



# Building a Solid Foundation for Innovation



In 2013, two excellent organizations, Atlanta, Georgia-based CredAbility and Richmond, Virginia-based ClearPoint Financial Solutions, came together in a merger to form Consumer Credit Counseling Service of Greater Atlanta, Inc. d/b/a ClearPoint Financial Solutions. Although 2013 was a year of change and challenge, I believe that by combining the strengths of these two agencies, we have laid the foundation for a financial education and counseling powerhouse. Together, we are dedicated to our mission of Consumer Health through Financial Education, and will positively impact the lives of millions of people in the coming years.

As we considered a possible merger, the boards of directors for both organizations went through an exhaustive governance process to ensure that there was a true mission fit between the organizations. Although in some ways each agency approached its work differently, we shared an overarching commitment to client success. Our boards and leadership teams recognized each agency's strengths and synergies, completing our merger on December 31, 2013.

The merged ClearPoint is headquartered in Atlanta, Georgia, with 52 offices in 16 states. We served more than 300,000 people last year, providing services in person, on the phone and online. As the financial crisis comes to an end, many low- to moderate-income families are still working to recover from unemployment, foreclosure, bankruptcy, medical debt, excessive student loans, and other challenges. In these pages, you will read about some of the new initiatives we have introduced to help families face these challenges by building financial capability and working towards short- and long-term goals.

Our blueprint for the future builds a strong foundation of financial strength and stability, on which we can innovate to meet the evolving needs of our clients and the communities that we serve. ClearPoint is excited to work with our community partners, financial supporters, clients and staff in the years to come to build this exceptional organization.

**Christopher J. Honenberger**  
President & CEO



# ClearPoint Facts and Figures

## AVERAGE CLIENT

(budget and credit counseling)

gender **65% female**  
 age **50**  
 status **43% married**  
 household **2.6 people**  
 ethnicity **51% Caucasian**  
 31% African-Am.  
 12.1% Hispanic  
 5.9% other

Gross Annual Income  
**\$34,511**

Monthly Budget Deficit  
**-\$1,046**

Net Worth  
**-\$12,744**

Number Of Creditors  
**7**

FICO credit score  
**581**



## 2013 Counseling and Education Totals

Budget and Credit Sessions	51,646
Housing (all types)	75,098
Bankruptcy Counseling	29,870
Education Classes	2,407
Education Class Attendance	56,091

## Client Facts

- Clients who receive budget and credit counseling are **28% less likely to file for bankruptcy after three years**, as measured by positive changes in their bankruptcy indicator score.
- **21% of 2013 ClearPoint counseling clients had student loan debt.** Of this group, clients had an average debt of nearly \$35,000.
- ClearPoint assists older Americans referred by AARP with food assistance, foreclosure prevention, and related issues. **One year after contacting ClearPoint for counseling, these clients typically reduce their unsecured debt by 45%.**

## Marketing/Social Media Page Facts

- Total Web visits: **1,362,786**
- **276 consumers signed up for student loan counseling** via our intake website created in October of 2013.
- **322,166 Web visits from organic searches** in 2013. This was up from 286,727 in 2012 and shows a 12 percent increase.
- Facebook users **viewed our content more than 6.4 million times.**



## ClearPoint Offices

### California

Fresno  
 Glendale  
 Granada Hills  
 Lakewood  
 Los Angeles  
 Sacramento  
 San Bernardino  
 San Diego  
 Santa Ana  
 Stockton

### Florida

Miami  
 Deltona  
 Orlando  
 Tampa  
 West Palm Beach

### Georgia

Atlanta  
 Atlanta (Cumberland)  
 Norcross

### Illinois

Marion  
 O'Fallon  
 Springfield

### Massachusetts

Boston

### Maryland

Lanham

### Missouri

St. Charles  
 St. Louis  
 St. Louis (Arsenal CU)

### Mississippi

Jackson

### North Carolina

Charlotte  
 Greensboro  
 Raleigh

### New York

Albany  
 Binghamton  
 Rochester  
 Syracuse  
 Watertown  
 Whitesboro

### Oregon

Beaverton  
 Portland

### South Carolina

Greenville

### Tennessee

Clarksville  
 Knoxville  
 Memphis

### Texas

Austin  
 San Antonio

### Virginia

Chesapeake  
 Fredericksburg  
 Hampton  
 Midlothian  
 Richmond  
 Williamsburg

### Washington

Seattle  
 Tacoma

Indicates location offers services in Spanish



# Strengthening Family Finances through Education

ClearPoint's services help low- to moderate-income families maintain financial stability. Our programs allow thousands of families and individuals to do the hard work necessary to improve their financial situations. In 2013, we provided 51,646 budget and credit counseling sessions and helped consumers pay off more than \$159 million in unsecured debt owed to their creditors.

In 2013, we created the **Know the Score** program, which provides Jackson, Mississippi residents with knowledge, tools and guidance that enable them to address financial issues adversely affecting their credit. Over a 12-month period, the program employs a case management approach that includes a series of financial literacy classes; development and completion of an online personalized learning plan; one-on-one financial counseling; creation of a household budget and action plan; and quarterly follow-up sessions with ClearPoint counselors.

We developed this program after a 2012 Experian report showed that residents of Jackson had the second-lowest credit rating in the nation. ClearPoint Community Development Officer Sherry Rainey reached out to Cade Chapel Missionary Baptist Church, which agreed to be the pilot partner for the launch of the program.

"This program fits with the holistic aspect of our ministry," said **Reverend Reginald Buckley**. "Through our church's ministry of social justice, we began promoting the program to our congregation within our program announcements, bulletins, videos, and word of mouth."

Approximately 40 clients are participating in the program. The United Way of the Capital Area is providing sponsorship funding, which allows a ClearPoint staff member to work as the dedicated counselor for this program.

Some of the program's clients are members of the community or belong to other churches. "We thought it was important to extend this initiative beyond ourselves," said Reverend Buckley. "Too often, people within our ministry and community are living paycheck to paycheck and are stretched beyond means because of unwise decisions. This program is a good way to help clients rethink their priorities so that they can become free of debt and have the freedom to enjoy life, while improving themselves and their families."

Photo: Ron Blaylock Photography



# Saving Homes, One Client at a Time

Home is more than just a place to live. Home represents security, safety and the heart of family life. There is a direct link between stable housing and greater financial stability for families.

ClearPoint housing programs help families achieve and maintain stable housing. We work with clients who are renting, individuals and families preparing to purchase their first home, and those who have suffered a financial setback and are at risk of losing their homes. We also provide counseling to seniors who are interested in a reverse mortgage, as well as those who have obtained a reverse mortgage but are at risk of losing their homes because they have fallen behind on insurance premiums or property taxes.

ClearPoint helped thousands of financially distressed homeowners successfully apply for and maintain a mortgage modification in 2013. In our post-modification counseling program, homeowners are referred to ClearPoint by their lenders or loan servicers, and we work with clients for up to one year. Clients who participate in this program are 10% more likely to maintain homeownership one year into their modification than those who do not participate.

**Dennis McDonald**, 80, prides himself on his independence and self-reliance. The retired veteran lives on a fixed income, supplemented by occasional

handyman work he does for people in his local community. After an unexpected loss of income led to serious financial hardship, McDonald was concerned he might lose his home. He completed an application for a loan modification, which was approved by his lender for a three-month trial. That's when he received a call from ClearPoint counselor Cary Greer.

Through a program designed to help financially distressed homeowners be successful in their loan modifications, Cary worked with McDonald to create a budget, identify ways to cut expenses, and provide referrals to local community resources. McDonald sold his car and now gets around by motorcycle. After making on-time mortgage payments for three months, McDonald was recently approved for a permanent loan modification, cutting his monthly payment nearly in half. That success led to his being approved for a trial modification on his second mortgage, which is scheduled to begin soon. McDonald, whose older siblings are approaching their 95th and 100th birthdays, anticipates benefitting from his improved situation for many years to come. He says of Cary, "The best advice my counselor gave me was, 'Don't be afraid to ask for help!'"

Photo: Griffith Photographers



# Supportive Programs with Powerful Results

ClearPoint is committed to providing outreach and financial education programs in each of the communities where we maintain a local presence. We collaborate with local nonprofits, community partners and funders to meet the specific needs of residents while developing initiatives designed to increase clients' financial capability over time. In addition to our local outreach, we also provide online education programs through our website, allowing clients to access courses, tools and resources 24 hours a day.

An innovative outreach initiative in Tampa, Florida that establishes a long-term relationship with each client through personalized counseling and regular check-ins, **Partners for Financial Stability**, now in its eighth year, has helped more than 1,000 clients build better futures. ClearPoint outreach counselor Juan Menendez serves as a trusted advisor and coach, helping clients make transformational changes in their financial lives. Based on the success of this outreach program, ClearPoint has expanded it to serve people in other local communities.

Following a divorce, **Cecilia Ayala** moved with her daughter to Tampa. While attending a workshop and receiving employment assistance at a local women's center, she learned about ClearPoint

and immediately reached out to counselor Juan Menendez. Over the past two years, she has met with Juan regularly to establish a budget and monitor her income, expenses and credit. At Juan's urging, Cecilia recently enrolled in a United Way IDA (Individual Development Account) program—a matched savings account which is helping her save towards a down payment on the purchase of a home or car, or towards education expenses. A dual citizen of Mexico and the U.S., Cecilia eventually succeeded in having her education transcript and credits transferred from Mexico. She is now teaching as a bilingual aide at an elementary school while working a second job to help make ends meet. Her dream is to earn her Master's degree so she can work with children with learning disabilities. She looks forward to owning her own home someday.

Cecilia says, "Juan has been such a blessing. The fact that he can explain things to me in Spanish when needed is so helpful. He has a great sense of humor and is always so respectful. Plus, he really knows his field! He has provided me with a lot of great information. For example, he told me that I qualified for free tax return preparation and he has given me good advice about credit cards. It really has been teamwork."

Photo: Letara L. Williams Photography



# Innovative Programs Respond to Client Needs

Building on a foundation of nearly 50 years of helping consumers regain control of their financial lives, ClearPoint is committed to developing new programs designed to increase the financial capability of our clients. As the economy has shifted from a period of crisis to a gradual recovery, we are increasingly focused on working with clients to build their financial capability over time, enabling them to implement action plans to accomplish financial goals.

With the support of the **Robert W. Woodruff Foundation**, ClearPoint introduced **My Financial Blueprint**, which focuses on building long-term financial stability among low- to moderate-income households by focusing on risk management, increasing buying power and promoting asset building. The program provides a long-term, one-on-one relationship between a client and a ClearPoint Financial Architect in which they review their financial goals; receive a detailed analysis of their current financial situation and the gap that exists between their current and desired states; and implement an action plan to close this gap. Areas of interest within the program include building net worth and savings, creating an emergency fund, learning how to invest for retirement, and utilizing appropriate insurance coverage to minimize risk.

Understanding money management concepts is also critical to building financial capability. That's why ClearPoint continues to enhance our customizable, online financial education tool, the **Personalized Learning Program (PLP)**. Created thanks to the support of the **Citi Foundation**, the program is offered through partner organizations. The online, interactive lessons are self-guided, allowing clients to learn at their own pace. The PLP offers courses on relevant topics based on the needs of clients and partners, including budgeting, saving, homeownership, planning for financial goals, identity theft, the importance of having insurance, how to handle an emergency, and strategies to help avoid foreclosure. Program notifications and detailed reports provide our partners with ongoing information that helps track clients' progress and success within the program. ClearPoint works with a wide range of partners utilizing the PLP, including other nonprofit organizations, financial institutions, retailers, and military veterans support groups.

# El Poder de la Estabilidad Financiera

(The Power of Financial Stability)

ClearPoint offers specialized programs for unique populations. From helping members of the armed forces successfully transition to civilian life through our **ReConnect** program, to **Oportunidades**, a program funded by **H&R Block**, which offers financial education workshops in collaboration with Mexican Consulates across the country, ClearPoint is committed to helping families maintain financial stability.

In 2013, ClearPoint opened the **Hispanic Center for Financial Excellence** (HCFE) in metro Atlanta. Supported by a grant from **The Goizueta Foundation**, the HCFE provides ongoing financial advice and educational resources for low- to moderate-income Hispanic families. Clients meet with their advisor over a one-year period to discuss financial goals, develop a monthly budget, and gain a better understanding of saving for retirement and other long-term goals.

Guillermo was new to America and didn't understand how the U.S. financial system worked. After learning about ClearPoint, Guillermo met with HCFE Advisor Silvana Delgado to learn about credit and establishing healthy financial habits. "Silvana helped me create an action plan for my financial goals," says Guillermo. "After working with the

HCFE, my credit cards are under control and I am much more careful about how I spend my money."

Clients like Guillermo are key constituents of the HCFE. We work with recent immigrants, who often need help understanding the American financial system and establishing credit, as well as families of second- and third-generation immigrants, whose financial goals may include saving for a child's education or planning for retirement.

We have seen strong outcomes and positive behavior changes among our initial HCFE clients. Of those who were unbanked when starting the program, 50% have opened a checking or savings account. Among clients who had a credit history when they started the program, 40% improved their credit scores. ClearPoint expects to help 500 families and individuals in 2014 maintain financial stability through the HCFE.



ClearPoint Hispanic Center for Financial Excellence Staff

# Researching Outcomes and Replicating Results

As a leader in the financial counseling industry, ClearPoint is committed to conducting research on the services we provide and advocating for policies and programs that positively impact the financial stability of our clients. We collaborate with foundations, universities, and government agencies on research studies in order to share best practices and examine positive trends and outcomes in consumer behavior. Our participation in research and pilot programs has informed government policy. For example, the positive client results from our work in a Fannie Mae pilot on post-modification counseling helped create a new sub-directive from the Treasury department requiring certain lenders to offer post-modification counseling to all of their clients.

In 2013, we participated in a study with the **Henry J. Kaiser Family Foundation** focusing on the problems of medical debt among families and individuals with health insurance. Researchers interviewed ClearPoint clients who were experiencing difficulties in paying medical bills. The study examined the prevalence of medical debt among families with health insurance, the limits of health insurance in covering medical costs, and the financial consequences faced by families with substantial health care expenses. The report also

examined the provisions of the Affordable Care Act that may reduce or eliminate some of the underlying issues which contributed to the medical debt faced by clients interviewed for this research study.

We also began work with the **John D. and Catherine T. MacArthur Foundation, The Ohio State University** and the **U.S. Department of Housing and Urban Development** to evaluate the delinquency and default rate of older Americans who have obtained a reverse mortgage. The study merges ClearPoint counseling and annual credit report data with HUD's mortgage transaction data to understand the impact of reverse mortgages on individuals and families. It examines the effect of reverse mortgages on the financial health of recipients as they age in place.





# Plugged in and Engaged Online

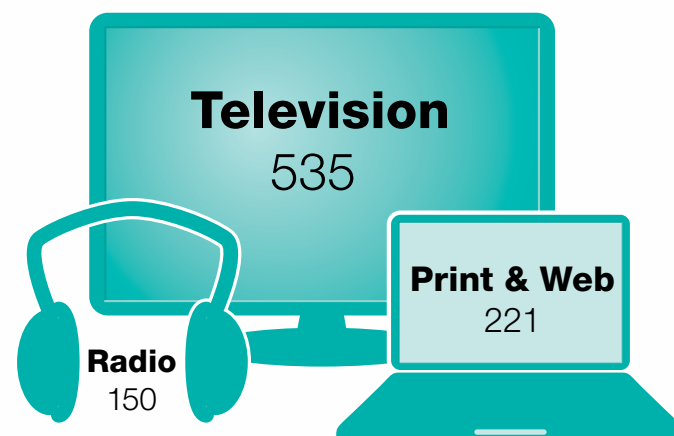
ClearPoint delivers on its mission to promote consumer health through financial education by providing consistent, reliable and relevant advice in creative ways across multiple channels. Our integrated approach—with community relationships, media, digital, social and mobile working in concert—increases the reach and resonance of our messages, and inspires thousands of consumers to take steps to improve their financial lives.

## Media

ClearPoint maintained strong visibility in earned media, with hundreds of mentions in television, radio, newspaper and web stories. Our educators, counselors, and clients were featured in publications and broadcasts such as **Today, Forbes, CNBC, CBS MoneyWatch, MSN Money, Yahoo! Finance, AOL Daily Finance, and US News & World Report**, trade magazines, local TV news affiliates, and personal finance blogs.

In 2013, ClearPoint hosted four televised “Ask a Credit Counselor” phone banks in Austin, Texas; St. Louis, Missouri; Los Angeles, California; and Springfield, Illinois, connecting consumers directly to counselors.

## Media Distribution



## Social

ClearPoint’s visibility across social networks like **Facebook, Twitter, YouTube, Pinterest, and LinkedIn** grew exponentially in 2013, thanks to creative campaigns and high quality content. We are constantly adding dynamic assets, including videos, ebooks, blog posts, infographics, and ecards, designed to teach and entertain.

In 2013, ClearPoint began to offer counseling to those struggling with student loan debt and addressed the complexity of options through blogs, infographics and media stories.



Money problems are among the most difficult a person can face. Social media has created new opportunities to reach and engage with consumers, but also lends itself to communication that resonates with human experience, easing consumers into financial conversations using humor and empathy. The effectiveness of this approach was evident in ClearPoint’s March 2013 social campaign, “Penny Bags a Buck.” This five-part webisode series explored the connection between love and money, following our financially hapless heroine Penny on a series of disastrous dates in pursuit of a secure “romantic and financial future.” Ultimately, she learns how to set goals and manage her personal finances while in search of the man of her dreams. Using Facebook, Twitter and earned media coverage, tens of thousands of consumers visited ClearPoint’s site to watch, comment on and share the videos, read the blog, tweet, and download our ebook: **The Complete Guide to Love and Money.**

The campaign kick started ClearPoint’s Penny Pincher Facebook page, which garnered over five thousand likes in under sixty days. It continues to grow daily, with users sharing posts of unique ClearPoint content, from joke e-cards and money movie spoofs, to a frugal bacon cookbook, to topical comments on personal finance.

## Digital

Visits to our websites, including **clearpointccs.org** and **repaydebt.org**, hit an all-time high in 2013. ClearPoint relies on our websites to create local visibility online by providing branch information, promoting outreach events and posting media stories featuring ClearPoint throughout the country.

## Mobile

ClearPoint expanded into mobile marketing in 2013 by utilizing a new application to engage consumers in testing their financial knowledge and increasing our outreach to the Hispanic market. In a joint project with **Saber es Poder—The Latino Empowerment Network**, ClearPoint created five entertaining and educational game show themed videos. Screened on closed network televisions in 13 Mexican Consulates across the United States, ClearPoint invited consumers to opt into a mobile platform to take a quiz and to reach out to ClearPoint for free advice.



# Financials

The merger between CredAbility and ClearPoint was effective on December 31, 2013. The expenses and revenue reported above reflect the audited financials of the surviving legal entity, Consumer Credit Counseling Service of Greater Atlanta, d/b/a ClearPoint Financial Solutions (formerly d/b/a CredAbility). It does not include the audited financial information of ClearPoint Financial Solutions, Inc.

As a 501(c)3 nonprofit agency, ClearPoint is committed to the efficient use of its resources. In 2013, 82.71% of expenses were dedicated to our programs, with 12.15% supporting general management and administration and 5.14% utilized for fundraising expenses. Both CredAbility and ClearPoint faced economic challenges in 2013, as did most agencies in our sector. Our “merger of equals” was designed to create greater economies of scale while also expanding our national presence to provide more opportunities for philanthropic and fee-for-service support.

Combining the assets of the two organizations resulted in a significant increase in net assets at the end of the year, from \$12.3 million to \$24.8 million. This strong cash position enhances our ability to invest in new products and services in 2014.



**Change In Net Assets**

2012: **\$12,319,641**

2013: **\$24,846,062**

# Business and Community Partnerships

ClearPoint has created strong business and community partnerships that allow us to provide financial education and counseling to the employees, customers and clients of our partners, in order to promote our mission of supporting consumer health through financial education. In 2013, we had a focus on post-modification counseling, providing services to the military and veterans, and serving older Americans.

Many Americans still find themselves underwater on their homes and struggling to maintain their mortgage payments. We have been actively involved in helping clients obtain and maintain loan modifications for a number of years. We have strong relationships with a number of different partners who refer their customers to us for assistance in achieving or maintaining homeownership, including **Fannie Mae**, **Freddie Mac**, and **Federal Home Loan Bank of Atlanta**.

Our **ClearPoint ReConnect** program is aimed at helping active duty military service members, veterans and their families regain their financial footing and develop a long-term plan for financial health. The program is a combination of financial counseling and online education courses. Our veterans service organization partners include

**Veterans Plus**, **TAPS**, **Iraq and Afghanistan Veterans of America** (IAVA) and **Military Spouse Corporate Career Network** (MSCCN).

As our population ages, ClearPoint works with partners to provide programs that can help older Americans remain financially stable. We offer reverse mortgage default counseling, which allows us to help people with reverse mortgages who are delinquent on their taxes and insurance payments. Through our counseling, we have helped clients reduce expenses and increase their monthly cash flow. We work with **Fannie Mae** and **Florida Housing Finance Corporation's ELMORE Program** to help qualified clients utilize Hardest Hit funds to resolve delinquencies and maintain sustainable and appropriate housing as they age in place.

ClearPoint also works with the **AARP Foundation** to provide support to Americans 50 years and older in three major impact areas: hunger, employment, and housing related issues. Our dedicated client service center agents provide assistance with Supplemental Nutrition Assistance Program (SNAP) applications, guide clients toward "Back to Work" events in their area, or refer them to one of our certified housing counselors for help with resolving their housing issues.

# Program Donors and Supporters

ClearPoint relies on the support of donors to continue offering high-quality financial education and counseling programs to people in need. Whether funding general operating support for our national services or contributing to programs designed to help financially vulnerable people in local communities, philanthropic giving is crucial to our mission. **The following generously supported our mission in 2013:**

**Benefactor** \$1 Million or More

Citi Cards  
Fannie Mae  
Freddie Mac  
The Goizueta Foundation  
Homeownership Preservation Foundation  
National Foreclosure Mitigation Counseling Funds  
Robert W. Woodruff Foundation, Inc.  
U.S. Department of Housing & Urban Development

**Legacy** \$100,000–\$999,999

AARP Foundation  
Bank of America  
Capital One Services Inc.  
Citi Foundation  
Equifax<sup>#</sup>  
Federal Home Loan Bank of Atlanta  
Florida Housing Finance Corporation  
Georgia Department of Community Affairs  
H&R Block  
Making Home Affordable Grant  
The Marcus Foundation  
National Foundation for Credit Counseling

PNC Bank  
Third Federal Savings & Loan  
Wells Fargo

**Investor** \$50,000–\$99,999

Heart of Florida United Way  
JP Morgan Chase  
The John D. and Catherine T. MacArthur Foundation  
North Carolina Housing Finance Agency  
Rural Community Assistance Corporation  
United Way of the Capital Area (MS)  
Virginia Housing Development Authority  
Washington State Housing Finance Commission Grant

**Director** \$25,000–\$49,999

Bank of America Card Services  
CBS Outdoor<sup>#</sup>  
City of Atlanta  
The Community Foundation for Palm Beach and Martin Counties  
Fulton County Health and Human Services Department

Georgia Department of Labor  
Georgia Power Foundation  
The Nugent Group<sup>#</sup>  
Orange County Government  
Pfaffinger Foundation  
St. Clair County, IL  
United Way Suncoast

#### **Developer** \$10,000–\$24,999

Bryan Cave LLP<sup>#</sup>  
The Capital Group Companies  
Charitable Foundation  
Christian Help: Lighting the Way  
City of Gainesville  
City of Orlando  
Cobb County Government  
Fifth Third Bancorp  
Gas South  
Keystone Challenge Fund  
Oregon Housing and Community  
Services Agency Grant  
SunTrust Bank  
SunTrust Foundation  
TD Bank  
TD Charitable Foundation  
Town of Palm Beach United Way  
United Way of Greenville County  
United Way of Volusia and  
Flagler Counties  
U.S. Bancorp Foundation  
Wells Fargo Housing Foundation

#### **Advocate** \$5,000–\$9,999

BankPlus  
Comerica  
Emergency Homeowners'  
Loan Program  
Fifth Third Foundation  
Gwinnett Village Community Alliance  
Harvard University  
The Homer Fund  
JD French & Associates<sup>#</sup>  
Jerusalem House  
Home Depot Foundation in honor  
of Scott Bohrer  
Martin County Lending Consortium  
Mississippi Home Corporation  
New Jersey Capital Corporation

New York State EAP  
Norm Hill Entertainment  
Tennessee Housing Development  
Agency  
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United Way of Loudon County  
United Way of the Piedmont  
United Way of Snohomish County

#### **Advisor** \$100–\$4,999

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Trustmark National Bank  
United Behavioral Health  
United Way of Central and NE CT  
United Way of Greater Atlanta  
United Way of Lee, Hendry and  
Glades Counties  
United Way of Palm Beach County  
Upstate Workforce Investment Board  
Dianne H. Williams  
Charles Zimmerman

#### **Creditor Contributions**

These financial institutions supported our debt management work with contributions of \$30,000 or more.

American Express  
Bank of America  
Barclays Bank  
Capital One Corporation  
Comenity Bank  
Discover Financial Services  
GE Capital  
GE Capital Retail Bank/Amazon.com  
JP Morgan Chase  
Nordstrom  
Retailers Nation Bank  
Springleaf Financial  
Target Corporation  
U.S. Bank  
Wells Fargo & Co.

<sup>#</sup> In-kind donation

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[In 2014, members of these legacy boards combined to form the board of directors for the merged ClearPoint.]



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