

# Take control of your debt so you can live the life you want

Debt can be overwhelming — but if you're struggling with it, you're far from alone — people of all walks of life face financial challenges, and many carry multiple sources of debt.

That's why Empower has arranged with GreenPath Financial Wellness, a highly rated<sup>1</sup> nonprofit, to provide one-on-one financial counseling, educational resources and access to a Debt Management Program that could save you money and help you pay off debt sooner.



*"If you are in debt and don't see a way out? Then you are the exact person GreenPath was created for."*

— Richard, California<sup>2</sup>

Services are available to you at no cost

## ► One-on-One Financial Counseling

GreenPath's certified Financial Wellness counselors identify the underlying causes of debt and can work with you to create personalized budget and spending plans that may help you reach your financial goals and build your savings.<sup>3</sup>

## ► Financial Education

Have questions about the home-buying process or how to build and manage your credit score? GreenPath's Financial Wellness counselors can answer your financial questions and guide you to resources that can help you improve your financial knowledge.

	Without Debt Management Program	With Debt Management Program
Average starting debt balance	\$15,658	\$15,658
Average number of credit cards enrolled	4	4
Average interest rate	28%	7.3%
Monthly payment	\$522	\$361
Months to pay off debt	121 months	49 months
Total interest paid	\$27,581	\$2,254
Debt Management Program fees	\$0	\$1,421
Total cost	\$43,239	\$19,333

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Monthly payments are calculated based on the starting debt balance and average interest rate, which results in the number of months to pay off the debt. Debt Management Program fees are based on the average monthly fee of \$29 multiplied by the number of months to pay off the debt.

## Debt Management Program

If you are living paycheck to paycheck, maxing out one or more credit cards, or paying only the minimum on high-interest accounts, a Debt Management Program with GreenPath may help. The Debt Management Program can consolidate all your debt into a single payment and sets up automatic monthly payments, helping to ensure your debt is paid on time every month and reducing the stress of managing different accounts.

On average, Debt Management Program clients see their interest rates lowered to single digits and reduce their monthly payments by over \$150. There is a monthly fee while you are enrolled in a Debt Management Program.<sup>4</sup>

► Everyone's path to financial wellness is different. Take the first step by contacting GreenPath Financial Wellness at **844-572-5918** or **[greenpath.com/partner/empower](https://greenpath.com/partner/empower)**.

1 GreenPath Financial Wellness is rated A+ by the Better Business Bureau and Consumer Affairs website reviews.

2 Testimonials, provided by GreenPath, do not represent the experience of all clients and are not a guarantee of future performance.

3 GreenPath counselors are certified by The National Foundation for Credit Counseling (NFCC) and by Housing and Urban Development (HUD).

4 Monthly Debt Management Program fees will never be higher than \$75, with an average monthly fee of \$29.

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