

# Everything You Need for Financing and Managing Your Money



## Apply for a Loan

Need Money?

- home mortgage, home refi
- home equity, debt reduction
- get up to 4 lender reviews

[www.saylending.com/apply](http://www.saylending.com/apply)



## Lending Guides

Understanding Consumer Lending

- segmented for quick review
- learn to negotiate best rate
- charts and comparison sheets

[www.saylending.com/guides](http://www.saylending.com/guides)



## College Aid Center

Someone Going to College?

- financial aid steps and charts
- loans - scholarships - other aid
- student worksheets - tools

[www.saystudent.com](http://www.saystudent.com)



## Credit Management

The ABCs of Credit

- view - monitor your credit
- repair your credit score
- manage your credit - debts

[www.saylending.com/credit](http://www.saylending.com/credit)



## Money Tips

- reduce housing expenses
- reduce living expenses
- increase your income
- other tips

[www.saylending.com/money](http://www.saylending.com/money)



## Planning Life Events

- going to college
- buying - selling your home
- remodeling your home
- taking some travel

[www.sayplanning.com](http://www.sayplanning.com)



## Make Your Wallet Smart

- view new award credit cards
- see how pre-paid cards work
- managing credit card use
- rebate tips: FREE download

[www.saylending.com/cards](http://www.saylending.com/cards)

## Home Equity Idea

(every 2 weeks)

[www.YourEquity.com/ads2](http://www.YourEquity.com/ads2)