For millions of individuals, families, and businesses, the financial impact of COVID-19 will be extensive. Operation HOPE’s disaster financial preparedness and recovery division, HOPE Coalition America (HCA), is the only financial emergency preparedness and recovery service in the country. Through partnerships with the FEMA, American Red Cross and industry leaders, our teams respond to national emergencies and federal-declared disasters to serve as a financial advocate for individuals, families and small business owners.

Through the HOPE Crisis Hotline and virtual counseling centers, our financial wellbeing coaches help clients mitigate credit issues, develop emergency budgets, communicate with creditors, obtain SBA loans, negotiate with mortgage servicers on possible late payments or to prevent foreclosure, and prepare financially for the future.

All services are provided at no cost to participants.

**HCA Support Services include:**

- Emergency Small Business Budgeting
- Preparing a Personal Emergency Budget
- Credit & Money Management Counseling
- Assistance Negotiating and Working with Your Creditors
- Negotiating with Your Mortgage Holder and Foreclosure Prevention

For assistance call: 1-888-388-HOPE (4673) or go to www.OperationHOPE.org