



CLIENT HANDBOOK

A Debt Free Future Is Possible



Welcome to Navicore Solutions' Debt Management Program

Thank you for choosing Navicore Solutions to help you manage your debt and improve your financial well-being. By joining our Debt Management Program (DMP), you can make a single monthly payment for all accounts on your plan. Many creditors offer concessions, such as reduced interest rates, waived fees, and lower monthly payments, helping you gain control of your finances.

Our trained professionals are here to support you. Our knowledgeable Customer Service Representatives work directly with your creditors, and are here to help you every step of the way. Please reach out to them at **1-800-77-BILLS** with any questions or concerns.

We look forward to working with you, and we are confident that we can help you achieve your financial goals.

Congratulations on taking such an important step toward becoming debt free!

Our Commitment to Inclusion and Non-Discrimination:

Navicore Solutions is dedicated to serving all members of the community equally and without discrimination. We welcome and support clients of all races, religions, colors, genders, national origins, and abilities. Our programs and services reflect our unwavering commitment to inclusion, ensuring that everyone has access to the support they need.



About Us

Our Mission

Founded in 1991, Navicore Solutions is a nonprofit organization dedicated to strengthening the well-being of individuals and families through education, advocacy, and support. For over 35 years, we have helped people across the country take control of their finances, navigate housing challenges, and build a more secure future.

Our Credentials

Navicore is licensed and bonded by the NJ Department of Banking and holds licenses in all required states. We are recognized by the IRS as a 501(c)(3) charitable organization and approved as a HUD National Intermediary. Navicore is an accredited member in good standing of the Better Business Bureau (BBB A+), the National Foundation for Credit Counseling (NFCC), and the Financial Counseling Association of America (FCAA).



I quickly became overwhelmed by credit card bills and was headed for bankruptcy before I signed up with Navicore. A counselor worked with my creditors and developed a manageable plan that allowed me to repay my debt and avoid bankruptcy. I have completed the program and am extremely grateful to again have my finances in order. I could not have done this without the help of Navicore.



Customer Service

YOUR NAVICORE SUPPORT TEAM

Our Customer Service team is dedicated to your satisfaction and committed to guiding you toward the successful completion of your Debt Management Program. We work as advocates on your behalf, managing the specifics of each creditor's policies so you do not have to. If you are receiving calls from your creditors, they can contact us directly at **1-732-409-6283**.

Contact Information

Phone: 1-800-77-BILLS | **Fax:** 1-732-409-6284

Hours: Monday – Friday: 8:30 a.m. – 8:00 p.m. EST

Email: clientservices@navicoresolutions.org

Our Customer Service Department is dedicated to making your time on the DMP as smooth as possible. We measure our success by the care we provide to each client.

We are excited and honored to support you on your journey to a brighter financial future!

What to Expect Next

After enrollment, our team will set up your plan and work to ensure that your accounts receive program benefits promptly. We'll send proposals to each creditor for approval just before your first payment. If a creditor declines, they may contact you directly; if so, please reach out to us, and we'll investigate and communicate with them on your behalf.

Important Tips for DMP Success

Make Every Payment on Time

Contact us if you believe you may miss a payment.

Avoid New Unsecured Debt

Taking on additional debt may make it more difficult to complete your plan.

Review Creditor Statements

Confirm that payments and program benefits are being applied correctly.

Stay in Touch

Please contact us if you have any questions or need any support.

Use Online Access

Monitor payments, balances, and proposal status through the portal or mobile app.

Facing a Hardship? Please Reach Out Early.

If your income, expenses, or ability to make your payment changes, contact us before a payment is missed. Reaching out early gives us the best opportunity to review available options and help you stay on track.

***Call us at 1-800-77-BILLS or
clientservices@navicoresolutions.org***



Manage Your Account Online: Anytime, Anywhere

Register at cwa.navicoresolutions.org or download the Navicore Plan Manager app to securely manage your account at any time.

Here's what you can do online:

- Review balances, proposals, and payment history
- Make online payments and request payment changes
- Update your contact information
- Enroll in paperless communications
- Receive notifications and reminders
- Chat live with a member of our customer service team

Not registered yet? It's quick and easy.

Visit cwa.navicoresolutions.org to create your account.



Navicore was life-changing in the best way possible. Every agent I spoke to was kind, compassionate, and knowledgeable. We are now out of debt, have started saving for retirement and our child's college fund, and are looking to buy a house in the next couple of years! I'm so incredibly grateful and I would recommend Navicore to anyone who has hit a rough patch and needs compassion and support.

How To Make Your DMP Payments

Direct Debit (Auto-Pay)

Direct debit is one of the easiest ways to keep your monthly DMP payment on schedule. Contact us if you would like help setting it up.

Other Payment Options:

- Online: Make payments online by visiting our Client Web Access Portal at cwa.navicoresolutions.org.
- Telephone: Call **1-800-77-BILLS** for 24/7 automated payments or speak with a representative during business hours.

Mail Payments To:

Navicore Solutions Lockbox
PO Box 419253
Boston, MA 02241-9253

Mail All Other Correspondence To:

Navicore Solutions
PO Box 5012
Freehold, NJ 07728-5012

Stay Connected: We Are Here to Help

Financial circumstances can change during a Debt Management Program. Contact us if your income, expenses, contact information, bank account, or ability to make a payment changes.

Reaching out early gives us the best opportunity to review your situation and discuss available options. You are not alone, and our team is here to support you every step of the way.

***Call us at 1-800-77-BILLS or email
clientservices@navicoresolutions.org***



Navicore worked with me to consolidate my debt, reducing high interest rates, providing me with a monthly payment that was manageable and affordable while eliminating the overwhelming pressure that comes with debt. The customer service agents are always pleasant, helpful and available to help and work with you.

Navicore Solutions Counseling & Education Services

Financial Education

We offer free seminars, workshops, and educational resources on budgeting, credit score improvement, debt management, and dealing with financial hardships to empower clients with essential financial skills.

Budget Counseling

Our certified counselors provide personalized guidance to help clients set financial priorities, manage crises, and work toward long-term financial security.

Credit Counseling & Debt Management

When suitable, our Debt Management Program (DMP), paired with personalized credit counseling, can help you eliminate unsecured debt in under five years. Our certified Credit Counselors and dedicated Customer Service Representatives are here to provide support and guidance every step of the way.

Housing Counseling

As a HUD-approved agency, we offer pre-purchase, foreclosure prevention, rental, and reverse mortgage counseling, plus community housing literacy programs.

Student Loan Counseling

Our certified Credit Counselors assist clients with student loan strategies, offering support before, during, and after college to minimize debt burden.

Bankruptcy Counseling & Education

As an approved provider, we guide clients through required bankruptcy courses, helping rebuild financial stability post-bankruptcy.

Disaster Recovery Counseling

We support disaster victims with housing solutions, program applications, resource connections, and recovery action plans.



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