

# Debt management resources

## GreenPath can help you confidently tackle your debt

Many Americans carry debt, which can get in the way of your financial goals — and cause a lot of stress. Lincoln Financial has teamed up with the national non-profit GreenPath, Inc. to offer you debt management solutions that can help you work toward becoming debt-free and improve your financial health. It's a resource available to you as part of your Lincoln account.

### Free financial counseling

You have access to free confidential financial counseling from friendly, certified counselors. They can review your situation, explain your options, and help you make a plan to meet your goals.

### Debt Management Plan (DMP)

The DMP is a powerful tool for those with high-interest credit card debt. GreenPath may be able to work with your creditors to reduce your interest rates so you can pay off your entire debt faster while saving money on interest and fees.

### Build better credit

Receive a credit report review so you know your score and how to improve it. GreenPath can help you learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.

### Set a budget

Creating a budget helps track your spending and manage expenses. GreenPath can help you set a budget and create a spending plan to work toward your goals.



## GreenPath

National non-profit  
GreenPath Financial  
Wellness has helped  
many Americans take  
steps toward paying  
off their debt.

### Get started managing your debt today!

It's easy, no-pressure, and 100% confidential. One phone call to the caring professionals at GreenPath can get you started. You can also access GreenPath via Lincoln's dedicated GreenPath website or under *WellnessPATH*® Marketplace in your Lincoln online account.

#### Start using GreenPath in one of these three easy ways:

Call 888-249-0038.

Visit [GreenPath](#).

Log in to your account at  
[LincolnFinancial.com/Login](https://LincolnFinancial.com/Login).

Under *WellnessPATH* Marketplace, click  
**Explore** in the debt management tile.



Your tomorrow.  
Our priority.™

Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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