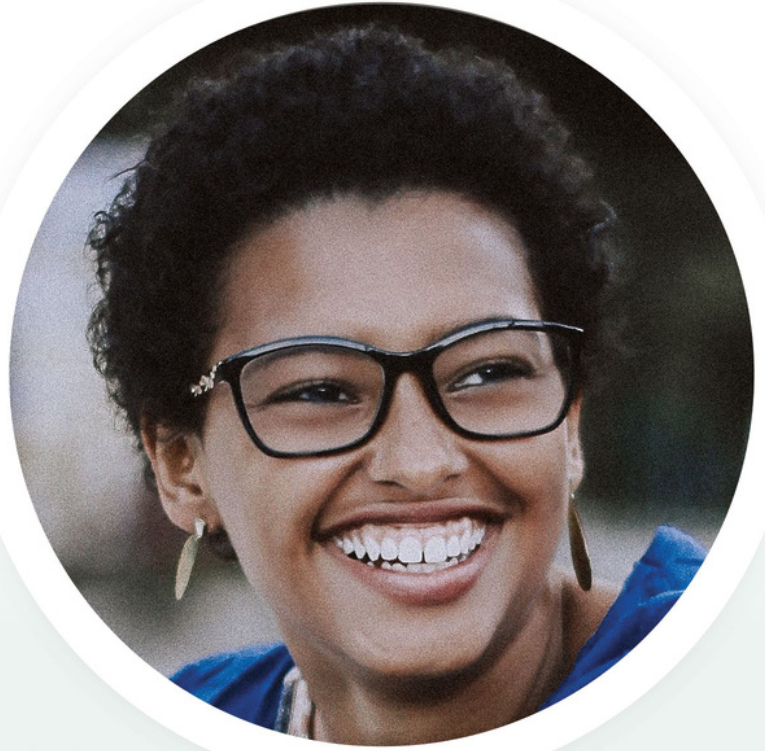


SUCCESS STORIES

AMBER'S STORY

Amber is a college grad with student loan debt and a good job. When she saw all her accounts together for the first time on BrightDime, she had some financial questions about investing some of her cash. She started chatting with a coach to get some guidance.



SAVING FOR THE FUTURE

The coach discusses Amber's near-term goals, asking if she will need cash soon for a down payment on a home or car. Amber answers no and her coach suggests she set up an emergency fund.



REDUCING DEBT

Amber asks if she should invest her remaining cash or pay down her student loans. The coach reviews her account and agrees that paying down debt is the best option for her. The coach then suggests Amber consider refinancing her loans and helps her navigate that process.



BUILDING A SECURE FUTURE

The coach notices she has no [401\(k\)](#) with her employer or other [retirement savings](#) in her account. The coach explains the benefit of tax efficient savings through an [IRA](#) versus an after tax [investment account](#).

We're helping people wherever they are on their path to financial wellness.

- Budgeting and Spending
- Credit Management
- Debt Repayment
- Retirement and 401(k)
- Student Loans
- Saving for College
- Home Buying
- Investment Education
- Goal Setting and Tracking
- HSA / FSA



RESULTS

After viewing her personal balance sheet and working with a BrightDime coach, Amber now has an emergency fund, is paying down debt, and is working on a plan to save for retirement.