



Frequently Asked Questions

What is TrustPlus?

TrustPlus provides financial coaching to help you build credit, reduce debt, and reach your financial goals. As a mission-driven nonprofit organization, we are focused solely on improving your financial security; our coaches do not sell financial products and never earn commissions.

How can TrustPlus help?

TrustPlus coaches provide one-on-one support and expert guidance—with no judgment—to address such issues as:

- **Building credit** so that you can qualify for the best credit cards, loans, or mortgage
- **Reducing troublesome debt** from payday loans and collections accounts to medical debt, student loans and credit cards
- **Budgeting** and building a safety net for emergencies

How does it work?

TrustPlus provides individualized financial coaching at no cost to you. In the initial session, you provide your coach with baseline information, including your goals and budgetary constraints, and together you will review your credit report and score. From here, your coach will work with you to develop a personalized action plan and provide you with the tools and products that you need to succeed—with no sales commissions received. Sessions can be conducted via phone, video chat, or text. As you work to reach your goals, your coach will continue to offer resources and guidance to support you, and you can contact them at any time. Connect as often or as little as needed through your preferred approach.



Will I have access to the same financial coach?

As a client, you can choose one of our coaches to work with. That coach will be dedicated to helping improve your financial wellbeing. If that coach is not available when you need them, our team of coaches will be there to support you. They are all trained in our proprietary methods to make sure you can succeed in reaching your goals.

Will authorizing a coach to pull my credit hurt my credit score?

No, our coaches do a “soft pull” which has no effect on your credit report and score.

How is TrustPlus different from credit repair or debt settlement services?

Credit repair companies often charge upwards of \$100/month to dispute errors on your credit report. This is something you can do yourself for free, and our coaches arm you with the necessary tools to do so. **Debt settlement** companies promise to eliminate your debt burden, but it comes at a high price as your credit is often damaged during the process, and they typically charge a fee of 25% of the debt settled. As with disputing errors on your credit report, this is something you can do yourself for free, and our coaches are here to provide the necessary guidance and support throughout the process.

Is my personal information secure?

Yes, your information is completely secure, and we never share your personal information with any third parties. We use end-to-end encryption technology such as Secure Sockets Layer (SSL) encryption, which helps to protect personal information in all areas of our website. Your information is GoDaddy SSL certified, one of the highest guarantees of privacy protection in the industry.

What are the hours that coaches are available?

- 9:00 am – 9:00 pm ET Monday through Friday
- 9:00 am – 5:00 pm ET on Saturday

How do I get started?

Scan the QR code below, or visit mytrustplus.org/UNITEDWAY.

