

FINANCIAL COUNSELING

What is financial counseling?

Financial counseling is non-judgmental guided support for people who want to work on achieving financial wellness. Certified financial counselors can help guide and empower people's strengths and address barriers they face to achieve stability, build assets, and reach financial goals. We partner with Lutheran Social Services (LSS) to refer people to their services.



888-577-2227
www.lssmn.org/debt

Credit Card Debt Solutions

What a Debt Management Plan can do for you:

- One convenient monthly payment
- On-time, faster repayment improves credit scores
- Debt paid in full, but faster and with less interest
- Coaching and tools to support your success

Successful Homebuying

Home ownership counseling sets you up for long term success by:

- Helping you assess your financial situation
- Addressing barriers, such as credit, debt, or student loans
- Determining if you are ready to buy and help you calculate what you can afford
- Sharing information on current mortgage loan programs
- Connecting you to down payment and closing cost assistance programs
- Helping you achieve your goals based on your specific needs

Student Loan Repayment Counseling

- Explore available repayment options for all student loans and potential solutions
- Determine an individual borrower's eligibility for federal options
- Establish a budget to cover monthly expenses, including student loan payments
- Attempt to contact private lenders to determine possible repayment solutions
- Review your credit report and help you understand it
- Help student loan borrowers come up with a plan to avoid default and the related consequences

Appointments are free and confidential. Multiple locations across Minnesota for in-person appointments as well as convenient phone or Teams options are available.