

# FINANCIAL COUNSELING

## What is financial counseling?

Financial counseling is nonjudgmental, guided support for people who want to work on achieving financial wellness.



888-577-2227

[www.lssmn.org/financialcounseling](http://www.lssmn.org/financialcounseling)

Certified financial counselors can help guide and empower people to achieve financial stability, build assets, and reach financial goals. We partner with Lutheran Social Services (LSS) to refer people to their services.



### Debt Management Plan

- Create a debt repayment plan with a financial counselor
- Consolidate your debt so you have one simple monthly payment and typically lower interest rates
- Receive ongoing support from the LSS team



### Homeownership Counseling

- One-time appointment to understand your readiness for homeownership
- Identify and address barriers such as credit challenges and debt
- Find out what you can realistically afford
- Explore current mortgage options and find programs that fit your situation
- Get connected to down payment and closing cost assistance



### Budget and Debt Management Counseling

- Set up a one-time appointment to evaluate your current financial situation
- Discover your debt management options
- Learn more about creating a debt management plan to consolidate your debt

**PREPARE + PROSPER**

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[www.prepareandprosper.org](http://www.prepareandprosper.org)