

LSS Financial Counseling Service

• Ready to assess new ways to deal with debt? • Can you stop creditor calls and get debt on track? • Back to work and want to pay down debt? • Want to prioritize goals and save to get there? • Need guidance to get past bankruptcy? • Ready to set a new course and plan for the future?

About Us

- Financial Counseling is a program of Lutheran Social Services of Wisconsin and Upper Michigan, Inc., in partnership with Lutheran Social Services of Minnesota.
- All counselors are certified in credit and housing counseling by the National Foundation for Credit Counseling (NFCC). Our service is also accredited by the Council on Accreditation (COA).

Helping People & Families with Finances

- Budget & Debt Counseling
- Debt Management Plans
- Bankruptcy Counseling & Education
- Credit Report Review
- Housing Issues Reviewed

Addressing Your Needs

Free Comprehensive Budget Counseling

- Individualized budget counseling and financial action plans to focus efforts
- Expert coaching on moving from check-to-check living toward financial wellness
- Discuss your rights and responsibilities while you deal with creditors
- Resource referral and targeted action plans for specific concerns like student loans or medical debt
- Foreclosure discussions and referrals, to restore a sense of control and avoid scams
- Credit report review
- Set goals for your future

Structured Monthly Debt Management Plans (DMP)

- Gives access to interest rate and fee reductions, resulting in faster pay offs
- Overcome credit, medical and other debts to get debt free
- Professional support staff for questions during repayment plan
- Overall savings recognized if paid off quicker with less interest

Bankruptcy Counseling

- Prefiling certificate - Discuss alternatives and gain understanding
- Education certificate - Move forward with finances after bankruptcy

Locations & How Services are Provided

- **Hours:** Monday - Friday from 8:00am - 5:00pm with some evening and Saturday hours
- **Face-to-face** services offered in Superior, Wis. Through our partnership with LSS of Minnesota, additional locations are also located in Brainerd, Duluth, Eveleth, Hopkins, Mankato, Minneapolis, St. Paul, and Willmar, Minn.
- **Internet** counseling is accessed at www.cccs.org and may be followed up with phone contact.
- **Phone service** is used by more than half of the clients counseled.
- In Wisconsin: (888) 607-6775; in Superior you may also call (715) 394-2054, ext 109.
- In Minnesota, call the scheduling desk at (888) 577-2227 and ask to schedule with a Wisconsin counselor.



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