

Facing Financial Uncertainty? Prioritize!

1. **MORTGAGE OR RENT**

Keep a roof over your head and your mortgage out of default by paying your rent or home loan, homeowner's insurance, association fees and property taxes.

2. **UTILITIES**

Pay heat, electric and water bills to prevent shut-off. If you have trouble paying, contact providers about assistance programs and eligibility. Cancel or ask for a temporary suspension of all unnecessary services such as cell/landline telephone, cable/satellite television, internet, etc.

3. **FOOD**

Stay healthy with nutritious, home-cooked meals. Plan your meals, shop with a list, avoid restaurants, clip coupons, shop sales, and use local community food programs.

4. **HEALTH CARE**

Maintain your health with medical and prescription care. Ask your medical provider about prescription drug discount programs, other ways to reduce health care costs and payment assistance programs.

5. **INSURANCE PREMIUMS**

Vehicle insurance premiums tend to be less costly if there are no lapses in coverage. Contact agents to compare quotes, examine coverage needs, make changes in deductibles, and check on discount eligibility.

6. **SECURED DEBTS**

Avoid repossession by keeping up on payments where an asset is pledged as collateral. Ask the lender if you can pay interest only, skip a payment or defer payments to the end of the loan.

7. **STUDENT LOANS AND TAX PAYMENTS**

Take action by contacting your student loan lender(s) about special payment arrangements to avoid default. If you owe state or federal taxes, contact each government entity regarding repayment options for tax debt.

8. **UNSECURED DEBT**

Unsecured debts include credit cards, signature loans and personal loans where no collateral is involved. Collection calls may result, but until your finances improve, these creditors may have to wait for payment until the other basic living needs are covered.

**Call LSS Financial Counseling at 888.577.2227 to Discuss
Debt Management, Student Loans and Mortgage Foreclosure Prevention Options**

LSS Financial Counseling does not provide monetary assistance. We are a certified and trusted provider of HUD-approved housing counseling and have served Minnesotans since 1987 as a nonprofit, NFCC financial counseling agency.