



Lutheran Social Service
for changing lives

For appointments call 888-577-2227
www.lssmn.org/debt

Why Choose LSS Financial Counseling Service?

- ◆ **Non-profit Consumer Credit Counseling Service since 1987**
- ◆ **Member of the National Foundation for Credit Counseling (NFCC), the nation's oldest financial counseling association**
- ◆ **Program accredited by Council on Accreditation**
- ◆ **Certified counselors with extensive knowledge and training**
- ◆ **Member of the Better Business Bureau (BBB)**
- ◆ **Free counseling and affordable debt management programs**
- ◆ **Access to service in person, by phone or the Internet**
- ◆ **Personal action plan developed for each client**
- ◆ **Education on budgeting, credit and debt management**

A Debt Management Plan (DMP) through LSS Financial Counseling can...

- 1. Stop collection calls***
- 2. Creditors may bring accounts current, reduce interest & fees***
- 3. Avoid wage garnishment***
- 4. Improve or rebuild credit rating**
- 5. Reduce time needed to repay debts**
- 6. Reduce debt to income ratios**
- 7. Reduce stress and family tensions**
- 8. Avoid bankruptcy**
- 9. Build savings for future goals**

** Creditor policies may vary. Ask your counselor for more information on specific creditors.*



NFCC MEMBER
NATIONAL FOUNDATION FOR
CREDIT COUNSELING
People Who Care