



In today's challenging economy, money problems can happen to anyone.

LSS Financial Counseling Service is a non-profit, nationally-recognized service that will help you sort through the maze of credit and debt problems. They can help you gain control of your finances and your life.

Call us. You've got everything to gain. 888.577.2227 www.cccs.org



"Helping you gain control of your finances ... and your life."

LSS Financial Counseling Service receives voluntary contributions from creditors who participate in Debt Management Plans (DMP). Since creditors have a financial interest in getting paid, most are willing to help fund our programs. However, we will work with all your creditors regardless of whether they contribute, and your accounts with your creditors will always be credited with one hundred percent (100%) of the amount you pay through us.



For information or appointments in all locations, call: **888.577.2227** www.cccs.org

Lutheran Social Service of Minnesota is proud to offer in-person services at these locations. Services are also available by phone counseling and online.

DULUTH
424 West Superior Street, Suite 600
Duluth, MN 55802

EVELETH
Wells Fargo Bank Building
302 Grant Avenue
Eveleth, MN 55734

WILLMAR
1601 Hwy 12 East
Willmar, MN 56201

MANKATO
710 S Second Street
Mankato, MN 56001

BRAINERD
318 West Laurel Street
Brainerd, MN 56401

ST. PAUL
Capitol Professional Building Eastside Financial Center
590 Park Street, Suite 310 965 Payne Avenue
St. Paul, MN 55103 St. Paul, MN 55130

ST. LOUIS PARK
Community Action Partnership for
Suburban Hennepin
8800 Hwy 7, Suite 401, St. Louis Park, MN 55426

MINNEAPOLIS
2400 Park Avenue
Minneapolis, MN 55404

SUPERIOR, WI
LSS of Wisconsin and Upper Michigan
2231 Catlin Avenue, 4th Floor
Superior, WI 54880

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LSS Financial Counseling Service



Finances going the right way?

We help people find direction.



Lutheran Social Service
for changing lives

“Everyone was straight from the heart, wanting to make things better for me. I came in scared and left encouraged ... very helpful and efficient. I would recommend your service to anyone.”

“I was so ashamed about my financial situation. But at LSS my counselor wasn't judgmental — just gave sound advice and encouragement. I'm on a plan now to become debt free. What a relief to have a sense of control back in my life.”

“We'd refinanced the home, and thought we were pretty well set — until I lost my job and then we didn't know what to do ... who to trust. Fortunately, LSS was there.”

“It was a pretty big shock to find myself with money problems ... I had a good job, I worked hard, but we still had more going out than coming in. My banker suggested I contact LSS to get back on track.”



Budget Counseling

Need trustworthy advice about your finances? Living paycheck to paycheck?

Budget counseling is available to everyone, whether concerned about their financial situation or wanting coaching to achieve financial goals. A certified financial counselor will help you develop a workable spending plan and become more confident about your personal finances.

Credit Report Review

Our Credit Report Review service can also help you read and understand your credit reports and create an individualized action plan to improve your credit score.

Debt Management Plan

Buried by credit card fees and interest? Making no headway in paying down your debts?

A Debt Management Plan (DMP) may be the answer. With a DMP, most creditors will stop any late fees and reduce interest rates so that you get out of debt faster. You can take pride in full repayment of your debt and enjoy the reduced stress of having a plan.

On a DMP you pay your creditors through one payment each month to LSS Financial Counseling Service. A DMP also gives you access to ongoing financial counseling free of charge and helps establish positive money habits.

Housing Counseling

Having trouble keeping up with your mortgage? Want to look at your housing options?

LSS Financial Counseling Service provides HUD-certified housing counseling on the whole range of housing issues, including pre-purchase readiness, foreclosure prevention, refinance, and reverse mortgage counseling. Counselors help assess your financial situation and explore solutions.

Bankruptcy Counseling

LSS Financial Counseling Service provides the Bankruptcy Pre-Filing Counseling and Bankruptcy Pre-Discharge Education required for those who file personal bankruptcy and live in Minnesota or Wisconsin. We will give you an honest exploration of the consequences of bankruptcy and its alternatives, and help you get on the right path to re-establishing financial control.

Financial Education

Want to learn more about saving and investing, credit scores, or identity theft prevention?

LSS Financial Counseling Service promotes financial literacy. We believe that financial education creates choice and a road map toward a better financial future. We provide over 20 different financial education workshops relating to money management, credit, and consumer protection issues for all age groups and tailored to the needs of your group. We deliver financial education to schools, churches, employers, and community group settings.

We also offer a financial literacy class series, taught with learning circles, covering these topics:

- Budgeting to create savings
- Debt reduction and asset building
- Improving credit scores
- Consumer protection and financial institutions

Call us today to schedule a presentation that is engaging and full of practical money wisdom.

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