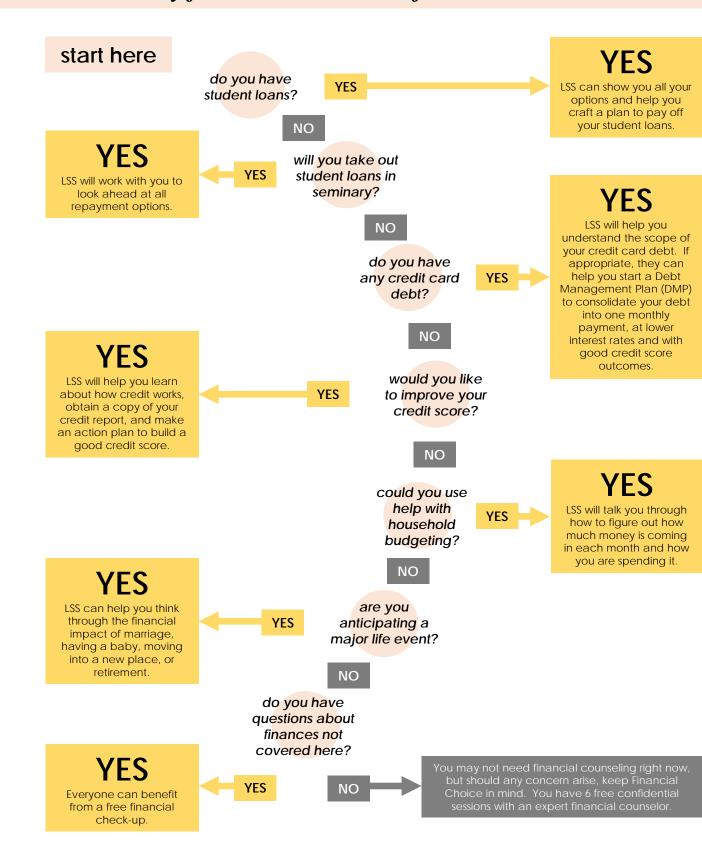
How can Financial Choice with LSS Financial Counseling help me understand my finances and achieve financial wellness?



What is Financial Choice?	Financial Choice is a partnership between Portico Benefits Services and LSS Financial Counseling to provide an enhanced level of services to build financial wellness. You and your family members are eligible for up to 6 free sessions with a certified financial counselor for any of our service types. Sessions can be in-person at any of our 8 offices, or by phone or online nationwide. Have a quick question or immediate concern? We also have a Counselor on Call during weekdays to help get your questions answered.
When is the right time to get help? Do I need to be in trouble with finances to qualify for this service?	This service is for everyone. You do not have to be in financial trouble to use Financial Choice. LSS financial counselors are available to help you find tools and solutions for your financial situation including, but not limited to, reducing debt; improving credit; budgeting for life events (like marriage, having a baby, moving into your own apartment, retirement), and reaching your goals through strategic savings. If you do find yourself with a financial challenge, meeting with an LSS financial counselor through Financial Choice is expert and confidential. Our counselors have helped thousands of families to stabilize their finances and get out of debt. They can help you take control as well.
My student loans just went into repayment. Can Financial Choice help me with those?	Absolutely! Whether your loans have just gone into repayment, have defaulted, or you have been carrying them around for years, our student loan team will help you find what types of student loans you have, what repayment options are available to you, figure out if consolidation makes sense for you, and make a plan to get all your student loans paid off.
What is a Debt Management Plan (DMP) and how does it help with credit card debt?	LSS can help you make an action plan for all of your debts, but it's hard to beat a DMP for rapid repayment of credit cards. A debt management plan consolidates your credit card debt into one monthly payment to creditors through LSS. Most creditors will then offer lower interest rates and stop any late fees, so faster debt repayment. DMPs are paid off within five years or less, and offer full repayment, with good credit outcomes. There is a monthly service fee based on the size of your payment, but LSS waives the DMP set up fee for Financial Choice.

homeowners.

thinking about retirement plans

financial goals together.

All counseling is free.

Our HUD-certified housing counselors can offer guidance on renting, buying or

owning a home, including rights and options to prevent foreclosure. LSS housing

counselors will review your financial picture and provide realistic options, including

helping you advocate with your mortgage company or access programs to help

Financial Choice counselors can help with almost any aspect of personal finance

budgeting tips. They do not offer legal nor investment advice, but can help with

the basics like how to find money in your budget to save more for retirement, or thinking about how to budget in retirement, or building financial confidence in

Many couples have a difficult time talking about money and getting on the same page. Our Financial Choice counselors can help you set goals and explore

LSS is a member agency of the National Foundation for Credit Counseling (NFCC),

which is the "gold standard" for reputable nonprofit financial counseling. Our

counselors are trained and certified in credit counseling, housing counseling, foreclosure prevention, and reverse mortgage counseling, depending on their specialty. A program of Lutheran Social Service of Minnesota, our mission is to help people gain control of their finances and achieve financial wellness. We've been helping people in your community overcome debt since 1987. We can help you

Yes, and your information shared with LSS Financial Counseling remains private under the same state and federal laws that keep any medical or counseling

record private. LSS does share overall utilization numbers with financial choice

All Financial Choice clients can have up to six sessions per year of financial

counseling, completely free, whether the focus is on debt, budgeting, credit report review, or even housing counseling. Financial Choice allows you to build financial wellness with support and follow-up to get there, at no cost. The one exception is that there is a small monthly fee if you sign up for a monthly debt management plan—this is a nominal fee based on the size of your consolidation.

partners, but never any client names or any identifying information.

- building a good credit score, debt reduction, money management and

different tools and strategies for managing your money and reaching your

Answers

FAQs about Financial Choice

What can a foreclosure prevention

I worry about having enough for

retirement. What kind of help can

My spouse/partner and I don't agree

help us to get on the same page?

Is LSS Financial Counseling a safe

about finances. Can Financial Choice

mortgage payments?

Financial Choice offer?

place to go for help?

Is the financial counseling

What does it cost to participate?

confidential?

counselor do if I'm worried about my