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Prioritize Your Budget during Financial Uncertainty

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.

Utilities

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

Food

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

Healthcare

Maintain your health with medical and prescription care. Ask your medical provider about prescription drug discount programs, reducing healthcare costs, and payment assistance programs.

Insurance Premiums

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

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 or skip a payment or defer payments to the end of the loan.

Student Loans and Tax Payments

Take action by contacting your student loan lender about special payment arrangements to avoid or cure default. And if you owe State or Federal taxes, each offers tax resolution & repayment plans.

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 (888) 577-2227 To Discuss Debt Management Strategies & Mortgage Foreclosure Prevention Options.