



Scott was drowning in debt. Despite picking up extra hours and taking a second job, he still wondered if he would have enough gas to get to work – while his debt continued to grow.

Scott had been lured by the promise of potential prosperity and entrepreneurial opportunity by a marketing company, only to see it drain his checking account. He lived off credit cards and eventually walked away from the opportunity – with significant debt. “I wondered which bill to pay, when and how,” Scott said.

Not wanting to file bankruptcy, he contacted his bank, which referred him to LSS Financial Counseling. A certified financial counselor worked with him to create a plan to pay off his creditors by lowering his interest rates, creating a budget plan, and setting a realistic monthly payment. He was debt free in 36 months and raised his credit score. “I feel like a huge weight was lifted off from me,” he said. “I’m forever grateful.”

LSS services impact the lives of 1 in every 65 Minnesotans.

**Mission:** Lutheran Social Service of Minnesota expresses the love of Christ for all people through service that inspires hope, changes lives, and builds community.



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## Financial issues can impact every area of a person's life.

LSS Financial Counseling provides quality guidance and tools so that people can conquer their debt, gain control of their finances and achieve financial stability. We offer caring support without judgment and shame - real help that provides hope and a plan to move forward.

LSS Financial Counseling offers empowering support and solutions to thousands of Minnesotans each year.

- *Budgeting and debt solutions*
- *Student loan repayment counseling*
- *Foreclosure prevention and reverse mortgage help*
- *Resources and advocacy to prevent fraud and scams*
- *Customized services for organizations and groups*
- *Financial literacy training and education*

## 3 Ways You Can Help:

1. Encourage others who are struggling with debt to seek help. LSS offers a free and confidential financial assessment and budget plan.
2. Help us promote financial wellness by encouraging your employers to incorporate a financial wellness package into their benefit plans by visiting [www.lssmn.org/FinancialChoice](http://www.lssmn.org/FinancialChoice).
3. Make a gift and help others like Scott on a path to financial stability by visiting [www.lssmn.org/donate](http://www.lssmn.org/donate).



LSS Financial Counseling, serving online,  
by phone or via 11 office locations in Minnesota.

1.888.577.2227

[www.conquyourdebt.org](http://www.conquyourdebt.org)



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