

Is credit counseling for you?

If your credit card debt is overwhelming, perhaps it's time to get help. A certified credit counselor can help you explore your options and develop a plan for paying down your debt.

Signs You May Need Credit Counseling

Review this list to see if you can relate to any of the signs that you may need help with your debts.

- You are living paycheck to paycheck, but those paychecks don't cover all that you owe.
- You don't know how many credit cards you have or how much you owe on each.
- You are worried about being able to make your rent/house or student loan payments.
- You conceal bills or other financial information from your spouse.
- You are late or skip making payments on credit cards and other bills.
- You have been contacted by collection agencies for overdue payments.
- You have used cash advances to cover expenses or bills.

It takes courage to ask for help. Dare to take the first step.

What to Expect

Credit counseling services will generally meet with you by phone or in person. Their goal is to help you take control and regain financial stability.

The credit counselor will ask for details of your current financial situation: income; all debts; your monthly expenses, including groceries, utilities, entertainment, subscriptions, etc.; and other obligations, such as medical bills and payday loans.

After the credit counselor has studied your circumstances and credit report, you will get a recommendation that may include consolidation loans, balance transfers, debt management or debt settlement programs. They will be with you throughout the entire process.

Credit Resources to Consider

Here are three Christian credit counseling services to consider. An online search will provide numerous other options as well. Reputable agencies will send free information with no obligation to you.

Lutheran Social Services (LSS Financial Counseling)

888-577-2227 | LSSMN.org/financialcounseling

Christian Credit Counselors

800-557-1985 | ChristianCreditCounselors.org

Trinity Debt Management

800-793-9049 | TrinityCredit.org

The National Foundation for Credit Counseling (NFCC.org) is another resource that will connect you with reputable consumer credit counselors.