

Your partner in faithful stewardship

Everence® knows that stewardship is one of the prime challenges of life. Becoming an effective steward is a learning experience. That's why Everence is committed to providing financial counseling so you can better integrate your values with your financial decisions.

Benefits

Whether you're struggling with money management, are in financial crisis or need to learn more about financial issues, the free and confidential budget and debt counseling services offered through Everence provide you with:

- Advice on how to become a more faithful steward
- Private and confidential sessions
- Relief from financial distress
- Anticipation of a better tomorrow
- Renewed self-confidence

Imagine what your life could be like if you could stop worrying about money. Why wait? Take control of your finances today.

Call now, toll free: 877-809-0039. Este servicio está disponible en Español. Learn more at everence.com/lss or lssmn.org/everence.

Everence helps individuals, organizations and congregations integrate finances with faith through a national team of financial professionals. Everence offers banking, insurance and financial services with community benefits and stewardship education.

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Take control of your finances

Conquer your debt and achieve financial wellness, with help from Everence

Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. Some Everence products and services may not be available in your state.

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Take charge of your finances

Money is powerful. If you face situations like these, financial counseling can help put you back in control:

- Living paycheck to paycheck
- Making no progress with debts
- Facing huge student loan or credit card debt
- Behind on your mortgage or other payments

Even if you're doing OK, financial counseling can help you:

- Improve your credit score
- Build family financial teamwork and values
- Create a spending plan and better budgeting
- Plan ahead for home buying or college costs

Many of us or our family members encounter these life situations. Consider free financial counseling sponsored by Everence. This service is confidential, at no cost, and provides reliable, values-based financial counseling.



No matter where you are, it's never too late to get the budget and debt counseling you need. What matters most is what you do next.

Get the help you need when you need it

You can count on this service to give you the financial education you need to make smart decisions about your money management.

You can receive up to six free and confidential counseling sessions from a certified consumer credit counselor for a full range of financial issues, including:

- Money management and budgeting
- Credit reports and improving credit scores
- Debt repayment options and debt management plans*
- Preventing and resolving identity theft
- Mortgage foreclosure and/or predatory lending
- Home-buying readiness and mortgages
- Student loan repayment issues. Learn all of your options, so repayment can be realistic, not a worry.
- Vehicle loan issues

Your sessions may provide:

- An objective assessment of your situation
- A detailed budget and review of income, spending, assets and debts
- A personal action plan with resources and coaching to help you resolve financial issues

*Debt management plan services are not covered by this agreement. Clients who opt to pursue a DMP with LSS Financial Counseling will be responsible to pay a monthly service fee, but the DMP set-up fee is waived for all Everence members.

Make an investment in your future

Everence wants to help you build a firm financial foundation for your future. We have partnered with Lutheran Social Service Financial Counseling of Minnesota to provide free financial counseling on a variety of basic financial issues. LSS is one of the nation's leading consumer credit counseling agencies and has a 28-year history of providing nonprofit, certified financial counseling.



Phone-based counseling: How it works

1. Call toll free 877-809-0039 between 9 a.m. and 6 p.m. (EST) to set up a telephone appointment with a certified LSS financial counselor. The phone will be answered, "LSS Financial Counseling offered by Everence."
2. Discuss your issues with your LSS counselor. Depending on your situation, you may receive immediate advice, or an action plan may be designed specifically for you.
3. You are eligible for up to six appointments if you need them.