WHERE AND WHEN TO GET FINANCIAL HELP

SIGNS IT'S TIME TO GET HELP

- Money stress is constant
- Bills feel overwhelming
- Unsure where your money goes
- Avoiding financial decisions

WHERE TO START

- Your credit union or bank
- Free financial counseling
- Budgeting & debt reviews
- Trusted local resources

WHEN TO SEEK HELP RIGHT AWAY

- Missed or late payments
- Using debt to get by
- Job loss or income change
- Medical or family emergencies

WHAT TO REMEMBER

- Asking for help ≠ failure
- Early action means more options
- A simple conversation brings clarity
- Smart money decisions start with questions