



### **HAVING FINANCIAL DIFFICULTIES?**

Mutual Housing offers Free and Confidential In-depth counseling services. Individual Counseling Services include, but are not limited to:

1. Understanding the importance of a Banking Relationship and Banking Tips.
2. Budgeting your Household expenses.
3. How to prepare and understand your monthly budget.
4. How to prepare a Daily Expense Budget Tracking Sheet and understand how your spending habits affect your monthly budget plan.
5. How to reduce your monthly debt.
6. Learn steps to Increase your Income.
7. In-depth Money Management counseling.
8. How to Read and Understand Your Credit Report.
9. Know what a Credit Score means and how it affects your future.
10. How to Establish Credit.
11. Steps for Repairing Your Credit.
12. How to rebuild your Credit.
13. How to begin saving and /or increasing savings.
14. How to achieve and maintain financial stability.
15. Homebuyer Readiness Counseling.
16. Are you having Financial Difficulties making your Mortgage payments?
17. Receive Mortgage Assistance by contacting your Lender to obtain possible options.

### **In Danger of Losing Your Home? Please contact us.**

**\*Please be prompt for your appointment. If you are more than 15 minutes late, you must reschedule.\***

Please contact a HUD Certified Counselor to set up your appointment today:

Laura Sanchez: [Lsanchez@mutualhousing.org](mailto:Lsanchez@mutualhousing.org) (or) 860-206-5263

Mimi Perez : [mimiperez@mutualhousing.org](mailto:mimiperez@mutualhousing.org) (or) 860-904-6866