Financial Counseling Program Overview

Your Credit Union can help you gain full control of your finances. Choose one or more of the services below and make an appointment at your local branch. To make the most of your financial counseling experience, bring the necessary paperwork identified under each of the services.

Credit Report Review

Prior to your appointment, order a free credit report through **annualcreditreport.com** or by calling **877.322.8228**.

Bring the credit report to your local branch. A staff member will review it with you and offer suggestions on how to improve your credit rating and how to prevent identify theft.

Spending Plan Review

Prior to your meeting complete a financial assessment available through Member Connect at **lgfcu.org**. Follow the steps to start your financial assessment.

1. Click on the Services tab
2. Select the Financial Assessment link under the "Financial Advisory Services" heading.
3. Navigate to step 5: "Spending Plan."
4. Enter your income and expenses. Don't worry if you aren't sure about all the categories. Complete as much as you can and select "Save."

You can also complete a spending plan using other software or by hand, and bring it to your appointment. A staff member will review your spending plan with you and offer suggestions about where you might reduce your spending or increase your income in order to provide funds for your financial goals.

Debt Elimination Counseling

Bring the following information about each debt to your appointment:

- Type of debt
- Name of creditor
- Interest rate
- Amount owed
- Current monthly payment
- Minimum monthly payment.

A staff member will enter your debts into our Debt Elimination Calculator to help you set priorities on which debts to pay first.

Future Financial Goals

Discuss your financial goals with a staff member, and get help creating an action plan to achieve them.

Get started today with rebuilding your financial future. Make an appointment today!