

## Financial Counselors

If you meet with a financial counselor while enrolled in Exodus Lending's program, you may be eligible for \$50 per session, up to \$150.

### Lutheran Social Services Financial Counseling

- Free and confidential budget, debt, and credit counseling statewide
- Phone, online or in-person appointments
- Offices in Brainerd, Duluth, Mankato. Minneapolis, Rochester, St. Louis Park, St. Paul, Willmar, and Virginia.

**PHONE:** 888-577-2227

**WEBSITE:** <https://www.lssmn.org/financialcounseling/>

### Prepare + Prosper

- Free tax preparation, FAIR banking products, and financial coaching
- Phone, online, or in-person appointments
- Office in St. Paul

General

**PHONE:** 651-287-0187

**WEBSITE:** <https://prepareandprosper.org/>

FAIR Banking

**PHONE:** 651-262-2173

**WEBSITE:** <https://fairfinancial.org/>

### FamilyMeans Consumer Credit Counseling

- Free budget and debt counseling, and fee-based student loan counseling
- Phone and online appointments available
- Offices in Stillwater, Rochester, and St. Paul

**PHONE:** 800-780-2890

**WEBSITE:** <https://www.familymeans.org/financial-solutions/>

### The Village Family Service Center

- Confidential financial guidance, education, and advice for a fee
- Phone and online appointments available
- Main office is located in Alexandria, with other locations in Detroit Lakes, Fergus Falls, Mahanomen, Moorhead, Perham, Roseau, St. Cloud, and Warroad

**PHONE:** 800-450-4019

**WEBSITE:** <https://www.thevillagefamily.org/content/financial-resource-center>

## Additional Resources

### Hunger Solutions Minnesota

- Works to assure food security for all Minnesotans
- Minnesota Food HelpLine provides callers with solutions to their food needs

PHONE: 1-888-711-1151

WEBSITE: <https://www.hungersolutions.org/find-help/>

### Minnesota Community Action Partnership

- Respond to people's immediate and long-term needs
- Help customers move toward economic independence and well-being

PHONE: 651-645-7425

WEBSITE: <https://www.minncap.org/>

## **Call the Minnesota Department of Commerce if you have questions about debt collections or payday loans.**

### Debt Collection

In general, most collection agencies must obtain a debt collection license from the Minnesota Department of Commerce and follow the Fair Debt Collection Practices Act and Minnesota law.

You should call the Minnesota Department of Commerce if the collection agency is harassing you or people you know, threatening legal action against you, refusing to provide you written communications, or you do not recognize the debt.

PHONE: 1-651-539-1600 or 1-800-657-3602, press options 3, 2, 3

### Payday Loans

Typically in Minnesota, payday lenders must obtain a lending license from the Minnesota Department of Commerce and adhere to all interest rate and fee limits under Minnesota law.

You should call the Minnesota Department of Commerce if the payday lender did not or will not provide a copy of your loan contract, if you are unable to repay your loan, or if you are receiving debt collection calls regarding your payday loan.

PHONE: 1-651-539-1600 or 1-800-657-3602, press options 3, 2, 4