

Debt Reduction Resources

01

Bankruptcy Advice Clinics through the State of Minnesota

- The Bankruptcy Advice Clinics for the Twin Cities area are virtual. The Volunteer Lawyers Network (VLN) is offering free legal advice over the phone by appointment only. Please call the VLN Intake Line at 612-752-6677 to obtain an appointment.
- <https://www.mnb.uscourts.gov/bankruptcy-advice-clinics>

02

Credit Counseling Agencies from US Dept of Justice

- List of Credit Counseling Agencies Approved Pursuant to 11 U.S.C. § 111
- <https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111>

03

Financial Counseling through Lutheran Social Services of Minnesota

- “LSS Financial Counseling is a trusted, holistic financial counseling service, providing nonjudgmental guidance and knowledge for more than 35 years. We believe that with the right support everyone can achieve financial wellness. Our guidance, knowledge, and tools can help you establish a budget, pay off credit card debt or student loans, purchase a home, and more. Our services are available by phone, virtually, and in person.”
- <https://www.lssmn.org/services/financial-and-employment/financialcounseling>

04

PowerPay

- Use tools for a personalized, self-directed debt-elimination plan. Provided by Utah State University Extension without any cost to consumers.
- Intro Video: <https://extension.usu.edu/powerpay/how-to>

05

Vertex42

- Use Debt Reduction Calculator Spreadsheet
- Intro Video: <https://www.vertex42.com/Calculators/debt-reduction-calculator.html>