

How to Discuss Financial Hardships



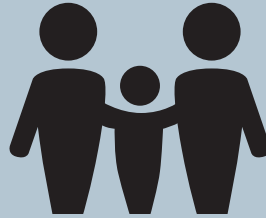
It can be hard to find yourself in a place of financial hardship. Here are some things to keep in mind as you work to get out of it.



Find a financial coach

- Gain advice on your situation
- Learn what your options are
- Work together to create a plan

It can be tough to let someone in on what you're dealing with, **but that's what professionals are there for.**



Make sure that you and your family are on the same page

- Explore changes that need to be made in the household
- Look for ways to cut back on spending
- If someone is willing to pitch in on expenses, determine how to shift those responsibilities fairly



Stay in contact with your financial institution and creditors

- Staying quiet can do serious harm
- Reach out and explain your situation
- Settle accounts when you can
- Demonstrate that you're not defaulting and that you'll work with them

Visions is here to help

Wondering where to get started? Reach out to our experienced and compassionate financial wellness counselors at visionsfcu.org/walletwellness.