



Harvey Survivor's Money Management Toolkit

Prepared by



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About Us – Trust, but Verify



Headquartered in Krum, Texas, 1 \$ Wiser Consumer Education, Inc., (1\$Wiser) is a 501 (c) 3 non-profit agency approved by the United States Department of Justice as a provider of personal financial management education and budget and credit counseling.¹ All donations and contributions made to 1\$Wiser are tax deductible.² Receipts are issued as donations are received. More information about 1 \$ Wiser can be found at:

www.1dollarwiser.com

Questions about this toolkit should be sent to:

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¹Verification of 1 \$ Wiser Consumer Education, Inc.'s (Agency #TX15322) approval can be found at <https://www.justice.gov/ust/credit-counseling-debtor-education-information> under List of Approved Credit Counseling Agencies and List of Approved Debtor Education Providers.

²1\$Wiser's EIN is 27-3842735. Go to <https://apps.irs.gov/app/eos/mainSearch.do;jsessionid=FESv0-wB0J-TbzpEVbqpPw?mainSearchChoice=pub78&dispatchMethod=selectSearch> to verify that 1 \$ Wiser Consumer Education, Inc. is eligible to receive tax-deductible charitable contributions.

Your Life Has Been Turned Upside Down, but With the Tireless Help and Prayers from the Cajun Navy, the Texas National Guard, Texas' First Responders, Human Chains of Helping Hands, the Houston Gospel Choir, J.J. Watt, and Millions of Texans to Your North at the Ready to Lend Helping Hands, You Survived Harvey! Now What?

Drawing from lessons learned through experiences with survivors of Katrina, Rita, and Sandy, the purpose of this toolkit is to help you organize and accomplish the many tasks that suddenly need to be done to protect you and your family from further financial losses. Our experience has shown that it is often the little things that cause the biggest problems down the road, so we've tried to include a lot of "little things" that you might not have thought of doing. We know this is not a complete list because everyone's situation is a little bit different, but we hope it will make it a bit easier for you to get reestablished during the next few weeks and months.

If you get discouraged, remember help is available, but you and you alone are in control of your money and personal financial situation going forward to your new normal. Don't allow anyone to pressure you into signing any agreement or contract without giving you time to read and understand what you are being asked to sign. If it is a good deal, it will still be a good deal tomorrow. Before you sign anything:

- Ask questions
- Verify licenses, bonds, permits, & other credentials
- Read the fine print

so ***you know before you owe.***

If you do not feel like you can cope with the financial challenges that face you right now, obtain counseling. It's available to you at no cost.

See <https://www.samhsa.gov/find-help/disaster-distress-helpline> or call the Disaster Distress Help Line at 1-800-985-5990 or text “TalkWithUs” to 66746 to talk to a trained counselor from the National Institutes of Health Substance Abuse and Mental Health Services Administration. Counselors are on call 24/7/365.

Notes:

Register with FEMA

Sheltering and Immediate Assistance Available After Hurricane Harvey

<https://www.fema.gov/news-release/2017/08/30/sheltering-and-immediate-assistance-available-after-hurricane-harvey>

Use the *excellent* resource! Don't reinvent the wheel.

Notes:

File Insurance Claims

Make a list of the items that have been lost, damaged, or destroyed due to Harvey. The list does not have to be extremely detailed, but you will have to provide enough information to the insurance company for them to be processing your claim.

Flood Insurance

Insurance Co. _____ Policy # _____

Website _____

Property Address _____

Name of Adjuster or Contact person: _____

How will you communicate (i.e. email): _____

Instructions from insurance company: _____

Claim #: _____ Date: _____

Homeowner's Insurance

Insurance Co. _____ Policy # _____

Hurricane Deductibles _____

Website _____

Property Address _____

Name of Adjuster or Contact person: _____

How will you communicate (i.e. email): _____

Items lost, damaged, or destroyed: _____

Instructions from insurance company: _____

Claim #: _____

Date: _____

Vehicle Insurance

Insurance Co. _____ Policy # _____

Hurricane Deductibles _____

Website _____

Property Address _____

Name of Adjuster or Contact person: _____

How will you communicate (i.e. email): _____

Items lost, damaged, or destroyed: _____

Instructions from insurance company: _____

Claim #: _____ Date: _____

Renter's Insurance

Insurance Co. _____ Policy # _____

Hurricane Deductibles _____

Website _____

Property Address _____

Name of Adjuster or Contact person: _____

How will you communicate (i.e. email): _____

Items lost, damaged, or destroyed: _____

Instructions from insurance company: _____

Claim #: _____

Date: _____

Other Insurance

Insurance Co. _____ Policy # _____

Hurricane Deductibles _____

Website _____

Property Address _____

Name of Adjuster or Contact person: _____

How will you communicate (i.e. email): _____

Items lost, damaged, or destroyed: _____

Instructions from insurance company: _____

Claim #: _____ Date: _____

Utilities

Unless you know you're going to be back in your home within a few days, cancel all of your utilities. There are a lot of reasons for doing this, but the one we're most concerned about is you don't want to be charged for using something you aren't using, i.e. you don't want to be charged for electricity at your home when Harvey struck, and also being charged for electricity at a new, though temporary, residence.

Note: Most utility companies will try to transfer services to your new residence but, until you know for sure where you will be living for the next while, you'll have more flexibility to negotiate a lower rate if your current service is **not** transferred.

Electricity

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Gas

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Water

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Sewer

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Telephone – Land Line

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Satellite/Cable TV

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Internet

Company _____ Account # _____

Name of person with whom you spoke: _____

Website _____

Is there a security deposit that can be applied to the final bill or refunded? _____ If yes, amount = \$ _____

Address to which final bill/refund can be sent _____

Cancellation #: _____ Date: _____

Notes:

Mail and Delivery Services

Go to www.usps.gov and submit either a “vacation hold” or “forward to new address” for all of your items that are delivered to you via the U.S. Postal Service.

Do the same thing for everything that is regularly delivered to your home or business and services that are regularly performed at your home or business, i.e.

- Newspapers
- Medical supplies
- Water
- Propane
- Insect/Pest Control (i.e. Terminex)
- Pool Maintenance
- Yard Maintenance
- Feed (for livestock)
- Food (for people)
- Etc.

Remember, unless you **specifically cancel** the delivery or service, the provider may continue to deliver or attempt delivery and therefore bill you. Failure to pay a bill could create future problems that could be avoided.

Notes:

Credit and Debt

This is the money management category in which we receive the greatest number of questions and requests for assistance. Again, because every situation is different, the information and recommendations made are designed to be of benefit to the greatest number of survivors.

Every credit purchase and loan contract, from a basic credit card to a mortgage contains the same basic repayment language:

“By signing ... you agree to pay us the Amount Financed, Finance Charge, and any other charges in this contract according to the terms and conditions... If more than one person signs as a buyer, you agree to keep all the promises in this agreement even if the others do not.”

Generally speaking, the terms specify payment either in full or partial payments on a regular monthly basis.

When physical damage occurs to an item that is used as collateral for a loan – for example your vehicle was last seen under a giant oak tree - most loan contracts contain language such as:



“If the [item] is a total loss, you must use the insurance proceeds to pay what you owe us. If your insurance ... doesn’t pay all you owe, you must pay what is still owed.”

Regardless of whether or not you have insurance that covers loss or damage to items purchased via installment payments, failure to pay all that you agreed to pay, could result in the lender turning your account over to a collection agency, filing a law suit against you, and/or taking

the item and selling it in order to get back the money they lent you to make the original purchase. Examples of items often purchased via installment agreements include, but are not limited to:

- Vehicles
- Appliances
- Furniture
- Electronics

Any change to the current terms and conditions of any debt you currently owe is at the discretion of the creditor. In general you must contact each creditor individually if you want to request:

- Interest rate adjustment
- Late payment penalty fee waiver
- Hardship payment deferral

The one known exception is the following notice of immediate and temporary foreclosure relief on FHA-insured home mortgages.

“Immediate Foreclosure Relief from the U.S. Department of Housing and Urban Development (HUD) **may** be available for Texas residents. HUD is granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages. There are approximately 200,000 FHA-insured homeowners living in these impacted counties that may be eligible. HUD is also offering longer-term recovery assistance to survivors and impacted communities. For more information, visit [HUD’s website](#).”

As mentioned before, check out all of the special waivers, assistance, and other programs being made available from Federal Agencies. These are listed at:

<https://www.fema.gov/news-release/2017/08/30/sheltering-and-immediate-assistance-available-after-hurricane-harvey>

<https://www.irs.gov/newsroom/help-for-victims-of-hurricane-harvey>

<https://www.samhsa.gov/find-help/disaster-distress-helpline>

<https://store.samhsa.gov/shin/content//NMH02-0139/NMH02-0139.pdf>

Notes:

Negotiating With Creditors

If you would like to have your interest rate, minimum payment, or other terms and conditions changed in your current agreement with one of your creditors, the following information is designed to help you.

Note: 1 \$ Wiser Consumer Education, Inc. does not and will not contact any creditor on your behalf for any reason. 1 \$ Wiser Consumer Education is an educational organization. The information stated below is based upon our best and most current research into this area. It does not consist of legal or accounting advice.

It is important that you note from the beginning that you may not achieve the reductions which you seek without consistent follow up with your creditor. You may have to write to your creditor multiple times.

For best results, all requests must be **in writing sent certified via U.S. Mail, signature required**. The signed, return receipt you receive is your proof that your request has been received by your creditor.

All requests should clearly state your account number, your name and address as listed on the account, the desired objectives and should include documentation of loss of income and inability to continue payments. Suggested documentation includes (but is not limited to):

- FEMA Assistance Acceptance Notice
- Lay-off/Termination Notice
- Unemployment benefit statement
- Disability benefit statement
- Food Stamp statement

- Current bank statements
- SSA/SSDI benefit statement
- Hospital/medical bill
- List of all household residents, age, income, source of income, and relationship to you
- Tax return
- W-2
- 1099

If you purchased credit card payment insurance or other debt repayment insurance, documentation as specified in your policy will be required before the insurance will kick in. Make sure you understand all of the terms and conditions that would invalidate the coverage, such as continued use of a credit card. **READ THE FINE PRINT!!!!**

When negotiating with governmental agencies, such as the IRS, interest and/or penalties continue to accrue even if payments are deferred.

Court ordered payments, i.e. judgments and garnishments usually require adjustment to the court order by the courts. You should consult your attorney. Note that judgments and garnishments usually cannot be taken from SSA/SSDI benefits.

Negotiating for changes in your consumer debt usually yields poor results and usually hurts your credit rating. Any time you consider negotiating with a creditor regarding consumer debt, you should do the following:

- Stop using credit card
- Stop using payday loans

- Stop using title loans

If your debt is secured, you should be prepared to lose the collateral, i.e. ATV, refrigerator, HD/Plasma television, etc.

Many creditors will not negotiate with you as long as you are current with your payments. If you are not current with your payments, many creditors will not negotiate with you until you are 6 or more months behind in your payments.

Doctors, hospitals, dentists, medical laboratories, and other medical facilities are especially quick to sell past due accounts to a collection agency once they reach 60 days past due. Make sure you keep copies of all payments made by your insurance company and all payments you have made. Contact your medical provider's financial aid or accounts receivable department immediately if you need to set up payments over time.

Always obtain a written, signed agreement from your creditor for the negotiated settlement.

Never allow a creditor to automatically draft a payment from your bank account.

If you are considering a debt management plan note:

- ◆ Debt Management Plans (DMP) are dangerous
 - Many are under Federal investigation
 - Most charge high up-front fees
 - Most charge monthly fees
- ◆ ALL Debt Management Plans (DMP) have a negative impact on credit scores

Negotiating with Creditors - Failed Attempts

Are your attempts to negotiate with your credit card issuer going nowhere fast? Are your phone calls being forwarded to third parties who have no affiliation with your creditor?

If you are one of the hundreds of individuals who are trying to negotiate in good faith with one of your credit card issuers, but the creditor refuses to discuss your case with you, you now have a new advocate. The Consumer Financial Protection Bureau (CFPB) has a web site, www.consumerfinance.gov and a hotline (not yet published) through which you may file complaints about your credit card issuer.

You should be prepared to provide the following information:

- Credit Card Issuer's Name
- Your account number
- Your name
- Specific, detailed complaint (i.e. specific dates and times in which you attempted to contact your creditor and the specific actions taken by your creditor such as transferring you to a non-affiliated third party)
- Your desired outcome

Note: CFPB will forward all complaints to the credit card issuer allowing them one more opportunity to resolve the problem. If the credit card issuer does not resolve the problem to the consumer's satisfaction, CFPB will work with the consumer to resolve the issue.

Credit and Debit Cards

Do you have all of your credit and debit cards physically with you right now? If not, if they were lost in the storm, or they had to be left behind when you evacuated, we recommend that you contact the card issuing company, cancel the card as lost due to Harvey, and request a new card.

Pull a copy of your credit report at www.annualcreditreport.com to obtain the account numbers of all of your credit cards (if you don't have them) as well as the contact information for the card issuer.

Contact your bank or credit union to request new debit cards. If you also had physical paper checks that you no longer have in your possession, you should talk to your bank or credit union about closing the affected checking account and opening a new one.

We also recommend that you select a new PIN and change the password on all of your accounts.

Notes:

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

Name of person with whom you spoke: _____

Card Issuer instructions: _____

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

Name of person with whom you spoke: _____

Card Issuer instructions: _____

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

Name of person with whom you spoke: _____

Card Issuer instructions: _____

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

Name of person with whom you spoke: _____

Card Issuer instructions: _____

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

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Card Name: _____

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Card Issuer instructions: _____

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

Name of person with whom you spoke: _____

Card Issuer instructions: _____

Card Name: _____

Account Number: _____ # Cards: _____

Customer Service #: _____ Date Called: _____

Cancel? _____ Reset PIN? _____ New Password? _____

Name of person with whom you spoke: _____

Card Issuer instructions: _____

Protect Your Identity

Because your life is temporarily in disarray, unscrupulous individuals may try to take advantage of the fact that you are a bit distracted, and they will try to steal your identity for their own personal gain. To help prevent that from occurring, we recommend that you place a Hurricane Harvey Survivor notice on your credit report at each of the three major credit bureaus, then freeze your credit report.

Credit reports: The official free site to obtain a copy of your credit report from each of the 3 major credit bureaus is www.annualcreditreport.com. Federal law allows you to get a free copy of your credit report from each of the major credit reporting companies, Equifax, Experian and TransUnion, once every 12 months. Look for accounts you don't recognize and incorrect information (employers, addresses, etc.). There are many similarly named credit report services, but www.AnnualCreditReport.com is the only one that is truly free.

Financial and account information: Check bills and account information immediately. Track mailed statements, new credit cards and printed check orders. Shield ATM pad when entering your password or PIN. Beware of shoulder surfers and eavesdroppers when talking on your cell phone. Shred all documents with your Social Security number before discarding. Notify the Social Security Administration and credit bureaus of the death of a loved one. If you believe that your driver's license has been compromised, contact the fraud department of your state's DMV to learn your options.

Cell phone/wireless device protection: If your phone is lost or stolen, a strong password will prevent anyone from using it. You should place passwords on your credit card, financial and phone service accounts.

Specialty consumer reports: Consumer reports include not only credit reports but also reports about you made to employers, insurance companies, banks and landlords. Under FCRA rules, you are entitled to a free report every 12 months from all nationwide specialty agencies (those that compile reports for targeted uses).

Whether you rent or own your home, you should check your rental history yearly. ID thieves can gain access to your personal information for the sole purpose of using it to rent an apartment or house. Numerous companies prepare reports for landlords concerning individuals who have applied to rent housing. Here are a few:

--**CoreLogic Rental Properties:** May include criminal and/or landlord-tenant records as well as rental performance history. Call 888-333-2413.

--**Tenant Data:** Provides information not only on rental payment history, but also on personal suitability as a potential resident. Call 1-800-228-1837, or download the form at <http://www.tenantdata.com> . Mail it with a copy of your Social Security card and a government-issued photo ID, such as a driver's license or passport, to: Personal Report Request, Tenant Data Services, P.O. Box 5404, Lincoln, NE 68505-0404.

--**RentBureau:** Receives rental payment data from its national network of multifamily property management companies. This data is accessed by resident screening companies for use during the rental application process. Order your Rental History Report by using the form available at <http://www.experian.com/rentbureau/rental-payment.html> (right-hand column), or call 1-877-704-4519.

If you're looking to rent and likely to be subject to a tenant screening, you could ask the landlord/rental agency for the name and contact info for the screening company.

Credit freeze: A credit freeze will prevent ID thieves from opening up new accounts using your personal information because credit issuers will not be able to access your credit file. In most states, the credit freeze is available at no cost to ID theft victims.

If you place a credit freeze, you will continue to have access to your free annual credit report and you'll also be able to buy your credit report and credit score. Companies that you already do business with—for example, your mortgage, credit card or cell phone companies—will still have access to your credit report as would collection agencies working for one of those companies. Companies will also still be able to offer you prescreened credit (unsolicited credit offers you receive in the mail). And, according to the FTC, in some states potential employers, insurance companies, landlords, and other non-creditors can still get access to your credit report with a credit freeze in place.

If you're married, both you and your spouse must freeze your separate credit files to fully protect your household.

After processing your request, each agency will mail you a confirmation letter and a PIN or password that you will use whenever you temporarily lift the freeze, and if you permanently remove it. In many states, you can choose to lift the freeze for a specific period of time or for a particular creditor or other credit report user. If you temporarily lift the freeze for a particular third party, you will provide a unique access code (TransUnion and Equifax) or your PIN (Experian) to that person or business so that they can access your credit report.

Security freeze basics

A security freeze is a step you take to prevent credit, loans and services from being opened in your name without your permission. You will need to request a freeze with each of the three credit reporting companies. There may be a fee for this service based on state law. It is important to know that if you place a security freeze on your credit report, businesses will not be able to obtain a copy of your report in connection with any new applications for credit. Before you apply for new credit, you will need to temporarily lift the security freeze following the procedures from the credit reporting company where you placed the freeze.

How do I set up a security freeze?

The process to place a security freeze requires that you directly contact each of the credit reporting companies. You can do so online or through the mail.

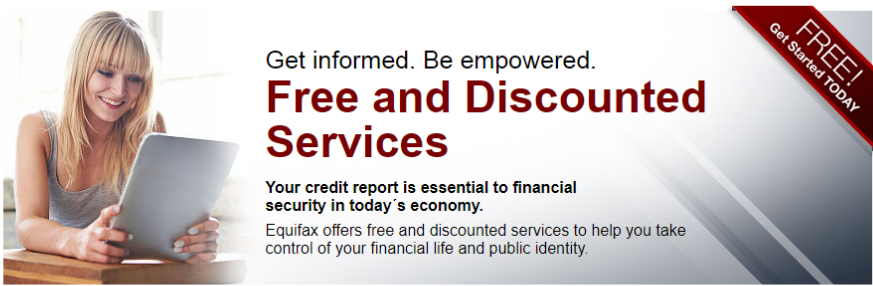
Types of information you should be prepared with:

- Your full name, including middle initial and suffix, such as Jr., Sr. II, III
- Social Security Number
- Date of Birth
- Current address
- All addresses where you have lived during the past two years
- Email address
- A copy of a government-issued identification card, such as a driver's license or state ID card, etc.
- FEMA Assistance Acceptance Notice
- A copy of a utility bill, bank or insurance statement, etc.

Each state has specific requirements for placing a security freeze and the associated fees. Contact the credit reporting companies to find out your state's requirements.





- Equifax - www.equifax.com/CreditReportAssistance

www.equifax.com/CreditReportAssistance/



Get informed. Be empowered.
Free and Discounted Services
Your credit report is essential to financial security in today's economy.
Equifax offers free and discounted services to help you take control of your financial life and public identity.

FREE!
Get Started TODAY

-  **Get Your Credit Report** [+ Expand](#)
View the report you're due each year or after a declined application.
-  **Initiate or Check Status of a Dispute** [+ Expand](#)
Create a dispute if your credit report contains a potential inaccuracy.
-  **Set Up a Fraud or Active Duty Alert** [+ Expand](#)
Notify lenders and other creditors to take extra steps before establishing new accounts.
-  **Place a Security Freeze** [+ Expand](#)
Freeze your credit report for protection against improper activity.

- Experian - www.experian.com/freeze

https://www.experian.com/freeze/center.html

Reports & Scores | Identity Theft Protection | Credit Cards & Loans | Support | Education | Sign In

What would you like to do:

A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent, but may also delay or interfere with or prohibit the timely approval of any subsequent requests or application you make regarding new credit, loans or services. [Learn more.](#)

Add a security freeze	Remove or lift a security freeze
Retrieve my Personal Identification Number (PIN)	Grant a creditor one-time access to my credit file

Additional resources

[Security freeze warning](#) | [Security freeze exceptions](#) | [State specific details](#) | [Placing a freeze with other bureaus](#)

- TransUnion - <https://freeze.transunion.com>

Secure | <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

[Login](#) [Help](#)

TransUnion

Manage a State Security Freeze Online

- Block others from viewing your TransUnion credit report
- Help prevent identity thieves from getting credit in your name
- Limit access to your credit report to a specified period of time, or to a specific lender of your choosing

<p style="text-align: center;">SECURE LOGIN</p> <p>*Orange star indicates required field</p> <p>* Username <input type="text"/></p> <p>* Password <input type="password"/></p> <p>Forgot your username or password?</p> <p style="text-align: center;">LOGIN</p>	<p style="text-align: center;">CREATE AN ACCOUNT</p> <p>Sign up to manage your account online</p> <ul style="list-style-type: none">• Convenient and secure• One login to manage your Security freeze <p><input type="checkbox"/> Do I already have an account?</p> <p style="text-align: center;">REGISTER</p>
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How do I remove the security freeze?

When you request your security freeze, you will be given a personal identification number or password. To remove the security freeze, temporarily or permanently, contact the credit reporting company where you placed the freeze and provide that personal identification number or password. You can request to remove the freeze for a period of time or to permanently remove the freeze.

Notes:

Create a Written Budget

If you've never created a written budget before, now is the time to start. Equally important, if you've never kept a good record of all of your expenditures, it is critical that you start doing so now!

Are you going to:

- Clean up and repair, restore, or rebuild
- Clear out and relocate
- Walk away and forget
- Other

Regardless of the direction you choose, you will have a lot of temporary and unusual expenses during the aftermath of Harvey.

Be prepared to create a new budget each time there is a major change in your situation. The following are examples of major changes you may experience:

- Insurance money is received or spent
- Your place of residence changes
- The number of people living at your place of residence changes
- Employment income changes

Because you will be faced with hard decisions every day as you ask yourself, "Is this a *NEED* or a *WANT*", we recommend that your entire family work together in creating your budget and tracking your expenditures. You may be surprised at how helpful the children can be as well as how much it helps the children feel as though they are contributing to the solution as a survivor.

If you find yourself struggling to make decisions; if you find yourself doing emotional spending for yourself or your children; if you suddenly

ask yourself, “Where has all of the money gone?”, STOP what you’re doing and get help. Call the Disaster Distress Help Line at 1-800-985-5990 or text “TalkWithUs” to 66746 to talk to a trained counselor from the National Institutes of Health Substance Abuse and Mental Health Services Administration. Counselors are on call 24/7/365.

Which Budgeting Tool Should You Use?

We invite you to use our online budgeting tool at no cost, but you may prefer another program or a simple paper and pencil. To use our tool, go to

<https://www.1dollarwiser.com/user/register/233?destination=budget-and-credit-counseling>. When you get to the payment section, enter the code, **h@rv3y17** in the box labeled Discount Code. You will have unlimited access to the online program, and will not be constrained by any of the requirements for users seeking certificates. If you require technical support, call us at 1-800-496-2440 x 3.

Notes: