

Many Utah households are experiencing severe financial distress during these troubled economic times as a result of precarious financial situations and don't know where to go for immediate help.

Extended periods of stress can take their toll on spiritual, physical, mental, and emotional health. The stress caused by overwhelming financial problems is also having a devastating impact on the well-being of children. School psychologists and guidance counselors have reported an increase in the number of children struggling with stress because of their families' financial problems. The threat of ongoing debt or insufficient income can result in feelings of loss of control, anxiety, and other mental and emotional distress. In addition, chronic financial stress has been linked to a cycle of increased workplace absenteeism, diminished workplace performance, and depression.

In many cases, the first person faith community members turn to when facing financial difficulties is their leader. Leaders must include efforts that put households on sure financial footing. However, as any experienced ecclesiastical leader will attest, reviewing personal financial statements, developing a comprehensive spending plan, and setting financial goals is labor intensive. Members requiring financial counseling assistance should always be referred to a Certified Financial Counselor.

Below are some links that may be useful in finding help.

Confidential Financial Counseling Hotline > 800.351.4195 / www.faircredit.org
<<http://www.faircredit.org>>

2-1-1 Information & Referral > **2-1-1** is an easy-to-remember telephone number that connects people with important health and human services programs throughout the communities of Utah.

Utah Foreclosure Prevention Taskforce > www.utahforeclosureprevention.com
<<http://www.utahforeclosureprevention.com>>

Foreclosure Prevention Workbook >
<http://utahforeclosureprevention.com/pdf/English%20Workbook%202011.pdf>

HUD Approved Housing Counseling Agencies > www.hud.gov
<<http://www.hud.gov>>

Debt Management > www.faircredit.org <<http://www.faircredit.org>>

Money Savings Tips and Resources > www.believeinyourfuture.org
<<http://www.believeinyourfuture.org>>

Money Management Education Classes > <http://www.faircredit.org>

IDA Matched Savings Program > www.uidan.org <<http://www.uidan.org>>

Utah Saves > www.utahsaves.org <<http://www.utahsaves.org>>

Free Tax Return Preparation > www.utahtaxhelp.org <<http://www.utahtaxhelp.org>>

Investor Education & Scam Alerts > www.securities.utah.gov
<<http://www.securities.utah.gov>>

Free Credit Reports > www.annualcreditreport.com
<<http://www.annualcreditreport.com>>

For more information please contact:

Preston Cochrane
President & CEO
AAA Fair Credit Foundation
Direct: 801.656.1600
preston@faircredit.org