

## **Budgeting Resources from Clearpoint Credit Counseling Solutions**

### **Medication**

[www.needymeds.org](http://www.needymeds.org)

[www.drugassist.com](http://www.drugassist.com)

[www.togetherrxaccess.com](http://www.togetherrxaccess.com) 1-800-444-4106

Talk to prescription companies about programs for lower cost prescription plans

### **Medical Bills**

Talk to hospital Hardship or Charity department about your situation

### **College text books**

[www.half.com](http://www.half.com)

### **Student Loans**

[www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org)

[www.ibrinfo.org](http://www.ibrinfo.org)

### **Mortgage Assistance**

[www.hud.gov/hopeforhomeowners](http://www.hud.gov/hopeforhomeowners)

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

Talk to your lenders' Loss Mitigation or Retention Department let them know you are in "imminent danger of default".

### **Groceries**

[www.angelfoodministries.com](http://www.angelfoodministries.com) not a food bank or charity

### **Financial**

[www.mint.com](http://www.mint.com) - to track expenses

### **Meals Out**

[www.restaurant.com](http://www.restaurant.com) - low cost meals out

### **Information**

[www.ftc.gov](http://www.ftc.gov) - good information about fair credit collections

[www.Myfico.com](http://www.Myfico.com) - to get your credit score

[www.Bradsdeals.com](http://www.Bradsdeals.com) - good deals on everyday living expenses