



FREE PRACTICAL TOOL

Financial Stress Grounding

A calm place to start when money worries are making it hard to think clearly.

Start here

- 1 Write down the immediate need only: housing, food, utilities, transportation, or a bill due date.
- 2 Gather one relevant document or balance at a time. You do not need to solve everything tonight.
- 3 Contact the organization early to ask about payment plans, hardship options, or due-date flexibility.
- 4 Reach out to a trusted nonprofit, community resource, or financial counselor for local support.

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