

## **A Housing Counselor *can*...**

- Answer your questions
- Discuss your options
- Give you information on prioritizing debts and spending
- If authorized by you, work with loan servicer and/or other housing industry professionals such as realtors or legitimate “rescue” loan programs, if applicable, on your behalf
- Provide referrals to other resources as needed, e.g. legal, enforcement, human services, health, etc.

## **A Housing Counselor can NOT...**

- Give you the money you need to pay your mortgage
- Decide what you “should” do
- Require your lender to change the terms of your loan
- Work with you if you are in active bankruptcy
- Give legal or tax advice