



Tip #3:  
Get  
Control  
of Your  
Debt

“ When I started working with the financial counselor, I didn't think there would be too much that I could change. My debt is my debt, and I thought that trying to pay it off would keep me stuck. I didn't feel very hopeful. But my counselor gave me the courage to move forward. Now I feel like I can do this. ”

—Skyla, Queens, NY

Take control of *your* debt. **Call 311** and ask for an NYC Financial Empowerment Center where you can get free one-on-one professional counseling. And **visit [nyc.gov/ProtectYourMoney](https://nyc.gov/ProtectYourMoney)** for more tips.

**NYC**

Michael R. Bloomberg  
Mayor

Department of Consumer Affairs  
Office of Financial Empowerment

Jonathan Mintz  
Commissioner

Center for  
Economic Opportunity

Veronica M. White  
Executive Director

“Protect  
your Money”