



Life can throw unexpected challenges your way, and when it does, it's essential to have access to the support you need. Whether it's due to a job loss, medical emergency, or natural disaster, emergency hardship services can help ease the financial burden during difficult times.



### **What are Emergency Hardship Services?**

Emergency hardship services are financial assistance programs for individuals facing unexpected hardship. These programs typically offer relief in the form of:

- **Emergency loans** - Short-term loans to help cover immediate expenses.
- **Deferral or forbearance** - Temporary suspension or reduction of loan payments.
- **Grants** - Direct financial assistance for those in dire need.
- **Financial counseling** - Expert guidance to help you manage your finances during a crisis.

These services help you navigate challenging times without adding extra financial stress.

### **Why Are Emergency Hardship Services Important?**

When faced with an emergency, you may not have the resources to cover unexpected costs. That's where emergency hardship services come in. These services provide immediate support so you can focus on resolving the issue rather than worrying about how to pay for it.

### **Benefits of Emergency Hardship Services**

1. **Peace of Mind** - Financial support reduces stress.
2. **Avoid Financial Ruin** - Prevents falling behind on bills.
3. **Flexibility** - Options like loan deferrals and counseling.

### **Why Should You Use Emergency Hardship Services?**

Emergency hardship services can help you avoid long-term financial consequences and get the help you need when things go wrong. Whether it's a medical emergency, loss of income, or another unexpected event, these services provide a lifeline during challenging times.

### **How to Find Credit Unions with Emergency Hardship Services**

CU Station™ connects you with credit unions that offer emergency hardship services, ensuring you get the support you need in times of crisis.