

# HUD Counseling Preparation Checklist

## Before your session

- Find a HUD-approved counselor at [hud.gov](http://hud.gov) or call (800) 569-4287.
- Gather your latest mortgage statement, property tax bill and insurance declarations.
- List your monthly income and regular expenses.
- Invite family members or advisors you trust.

## Questions to ask

- How much can I receive, and in what form?
- What happens if I move into assisted living?
- How does this affect my spouse and my heirs?
- What are all the costs, and how will the balance grow?
- Are there other options that fit my situation better?

## After counseling

You will receive a counseling certificate. It is required before a lender can process your application.

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