

Around Dakota Ag

6 things to know about credit counseling in ND

BY LON TONNESON

If you are concerned about making loan payments this year, you should know about the six facets of credit counseling available through the North Dakota Mediation Service:

1. Costs are minimal. The first 10 hours are free. After that the charge is \$15 per hour.

2. Help is close by. The North Dakota Department of Agriculture and North Dakota Farm Management Education have partnered to expand credit counseling in the state.

The North Dakota Mediation Service has one credit counselor on staff. North

Key Points

- Ag credit counseling is available in North Dakota.
- Groups have partnered to increase the number of counselors.
- Cost of counseling is minimal, and the first 10 hours are free.

Dakota Farm Management Education has 13 instructors in the field for credit counseling, and they are located in every part of the state.

3. Counselors and educators will work with you and your family to analyze the profitability and viability of your business. They can also help develop options to keep a viable operation in business.



BUSINESS ADVICE: The North Dakota Ag Mediation Service and North Dakota Farm Management Education have teamed up to expand credit counseling services for farmers.

“Sometimes just having another set of eyes take a look at your situation can give you a fresh perspective,” says Doug Goehring, North Dakota agriculture commissioner, at a press conference announcing the NDMS and North Dakota Farm Management Education partnership.

Mediation service is also available.

4. Discussions that take place between you and your counselor are confidential. The information from those sessions will not be shared with anyone without your permission.

5. Counselors recommend being proactive about financial problems. Start working with counselors early.

“Financial trouble is not like a fine wine,” says Mark Holkup, a farm and ranch management instructor at Bismarck State College. “It does not get better with age.”

6. To request counseling, or for more information about the service, call 800-242-7535 or visit nd.gov/ndda/program/mediation-services.

For help dealing with mental and emotional stress call 211, a statewide 24-hour crisis and intervention help line provided by FirstLink, or contact your local health care provider.

Required notices of delinquencies are up 200% over previous years, Goehring says.

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