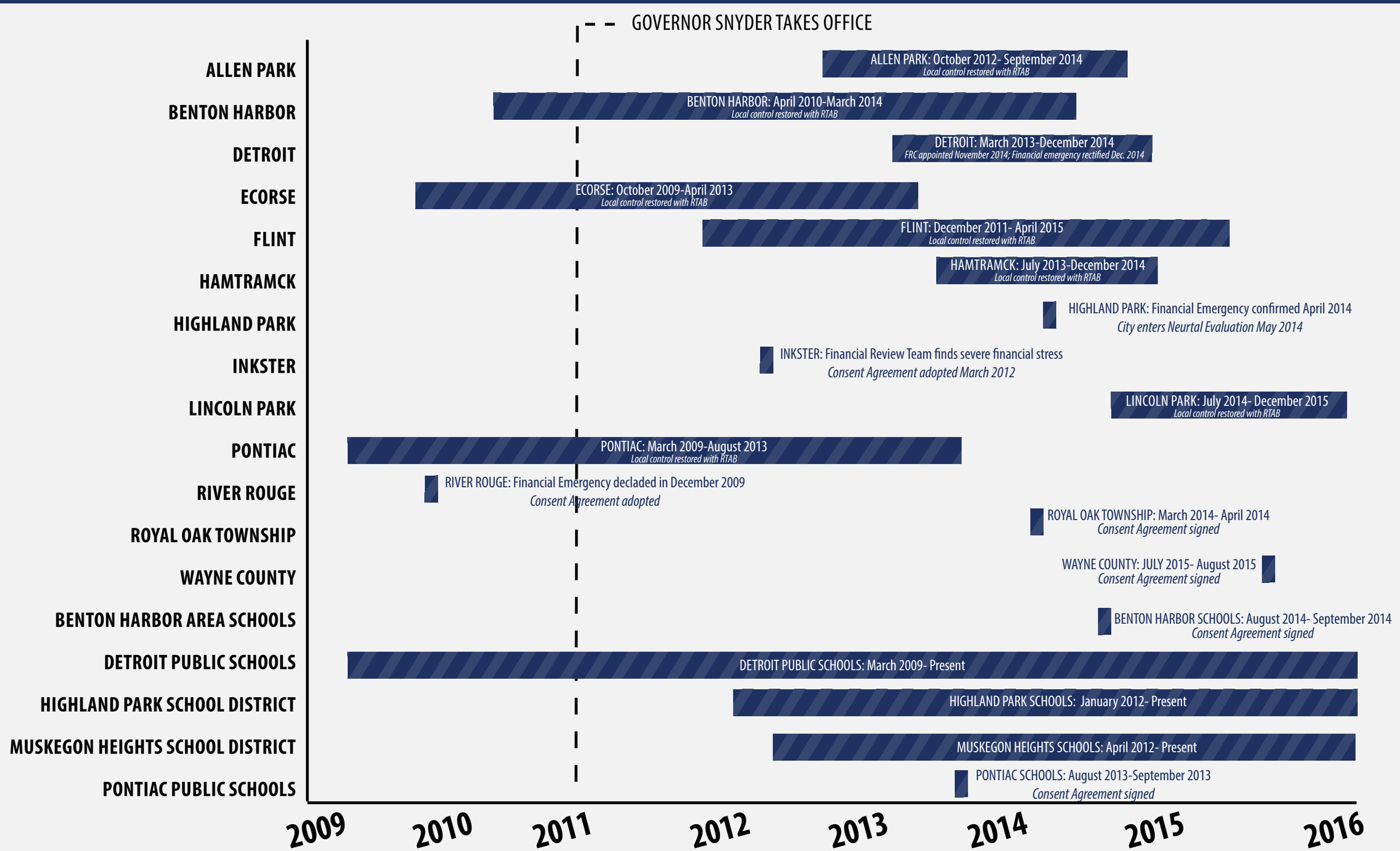# RESOLVING FINANCIAL EMERGENCIES IN MICHIGAN