

Upward to Financial Stability

North Carolina Asset-Building Resource Guide



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North Carolina Council on
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www.realeconomicimpact.org

North Carolina Asset-Building Resource Guide

This Resource Guide has been compiled by the National Disability Institute (NDI) and The Collaborative with support from the North Carolina Council on Developmental Disabilities to assist individuals, family members, government, and communities in locating services available in each of North Carolina's 100 counties. The purpose of this directory is to assist low- and moderate-income households, along with the organizations dedicated to serving them, to find a resource that can assist them in their pathway to becoming financially secure.

The Guide has been organized into three sections: Local/community resources, Statewide resources, and National resources. There is also information on the framework in building financial security from National Disability Institute and CFED.

The choice of appropriate financial products--checking accounts, savings accounts, consumer loans, among others--is critically important to ensure that households make the most of the income they have. Because of the significant number of products offered by banks, credit unions, and others, we have not included financial products in this guide. Each person is encouraged to do thorough research when contracting for financial products and services.

We gratefully acknowledge the Federal Reserve Bank of Richmond for their printing of this Guide.

While the National Disability Institute and The Collaborative have made every effort to ensure the accuracy of the information, we make no guarantees. The inclusion of an organization or service does not imply an endorsement of the organization or service, nor does exclusion imply disapproval. This manual contains information about organizations and websites that are created and maintained by a variety of sources external to NDI and The Collaborative. NDI and The Collaborative does not control, monitor, or guarantee the information contained in links to other external Web sites, and does not endorse any views expressed or products or services offered therein. Under no circumstances shall NDI or The Collaborative or its employees be liable for any direct, indirect, incidental, special, punitive, or consequential damages which may result in any way from your use of the information included in the Resource Manual.

Each organization and consumer using this directory should consider these resources as a starting point in gathering information and knowledge to include understanding those questions necessary for learning how best to evaluate the quality and reputability of the services provided by category.

We hope that you will find this Resource Guide useful, and encourage you to review the frameworks as a starting point in the journey to financial security.

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Action Pathways	316 Green St. Fayetteville, NC 28301	910-485-6973	financial counseling, credit counseling, debt consolidation, homebuyer counseling,	Cumberland, Richmond	www.ccap-inc.org/cccs
Ada Jenkins Center	212 Gamble St. Davidson, NC 28036	704-896-0471	financial counseling, credit counseling	Mecklenburg, Iredell	www.adajenkins.org
Alexander Senior Center	730 &th St. SW Taylorsville, NC 28681	828-632-1717	Tax preparation Assistance	Alexander	
American Job Centers				To find a Job Center in your community visit the website	jobcenter.usa.gov/
Best Initiative	649 Firetower Rd. Yanceyville, NC 27379	336-694-7447	tax preparation Assistance, financial counseling	Caswell	www.piedmontbest.org
Blue Springs Hoke County Community Development Corporation	114 N. Main St. Ste. C Raeford, NC 28376	910-904-0312	homebuyer/home purchase counseling, financial counseling, credit counseling, mortgage delinquency and default counseling	Cumberland, Hoke, Richmond, Robeson, Scotland	www.bluespringscdc.com
Brick Capital Community Development	403 W. Makepeace St. Sanford, NC 27330	919-775-2300	financial education, homebuyer education	Lee	www.brickcapitalcdc.com

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Brunswick Housing Opportunities	3470 Old Ocean Hwy. Bolivia, NC 28422	910-253-0699	financial counseling, credit counseling, homebuyer/home purchase counseling	Brunswick	www.bho2020.org
Cape Fear Regional CDC		910-762-7555	financial counseling	Bladen, Brunswick, New Hanover, Pender, Sampson, Columbus	www.cfrcdc.org
Centre for Homeownership & Economic Development					
Choanoke Area Development Association	120 Sessoms Dr. Rich Square, NC 27869	252-539-4155	financial education, IDAs	Bertie, Hertford, Halifax, Northampton	www.nc-cada.org
Cleveland County CDC	823 W Warren St. Shelby, NC 28105	704-480-7701	financial education, homebuyer/home purchase counseling, delinquency and default counseling, foreclosure prevention	Cleveland	www.clevelandcountycdc.org/index.html
Columbus County Dream Center	403 S. Martin Luther King Jr. Ave. Whiteville, NC 28472	910-642-0633	tax preparation Assistance, credit counseling, financial counseling, homebuyer counseling, mortgage delinquency and default counseling	Columbus	www.ccdreamcenter.org

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Community Empowerment Fund	108 W. Rosemary St. Chapel Hill, NC 27516	919-200-0233	tax preparation Assistance, financial counseling, economic self sufficiency programs, matched savings programs	Durham, Orange	www.communityempowermentfund.org
Community Link	601 E. 5th St. Ste. 220 Charlotte, NC 28202	866-230-0956	tax preparation Assistance, financial education, job search and placement	Cabarrus, Union, Mecklenburg, Davidson, Rowan, Stanly	www.communitylink-nc.org
Compass Center	P. O. Box 1057 Chapel Hill, NC 27514	919-968-4610	financial education	Orange	www.compassctr.org
Consumer Credit Counseling Service	525 NC 65 Wentworth, NC 27375	336-342-8247	debt consolidation, financial counseling, credit counseling	Rockingham	www.thedebtdoc.com
Consumer Credit Counseling Service of Rowan County	1400 W. Bank St. Salisbury, NC 28144	336-387-6161			www.thedebtdoc.com
Consumer Credit Counseling Service-Greensboro and High Point	315 E. Washington St. Greensboro, NC 27401	336-387-6161	financial counseling, mortgage delinquency and default counseling, credit counseling, debt consolidation	Alamance, Davidson, Guilford, Randolph, rockingham, Caswell	www.safeandhealthyfamilies.org

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Consumer Credit Counseling Services-Alamance	236 N. Mebane St. Ste. 130 Burlington, NC 27217	336-226-4175	foreclosure prevention, homebuyer/homeownership counseling, credit counseling, debt consolidation, financial counseling	Alamance	www.thedebtdoc.com
Consumer Credit Counseling, Family Guidance Center	17 Hwy. 70 SE Hickory, NC 28602	828-322-7161	financial counseling, debt consolidation, mortgage delinquency and default counseling, credit counseling	Catawba	www.fgcservices.com
Consumer Credit Counseling, Kinston	327 N. Queen St. Ste. 107 Kinston, NC 28501	252-361-7353	credit counseling, debt consolidation, mortgage delinquency and default counseling, financial counseling	Greene, Lenoir, Onslow	www.ccap-inc.org/cccs
Consumer Credit Counseling-Goldsboro	678 N. Spence Ave. Goldsboro, NC 27534	919-751-3868	homebuyer/home purchase counseling, financial counseling, credit counseling, mortgage delinquency and default counseling	Wayne	
Consumer Credit Counseling Wilmington	206 N. 4th St. Unit 7 Wilmington, NC 28401	910-332-8957	credit counseling, mortgage delinquency and default counseling, financial counseling,	Brunswick, New Hanover, Pender, Onslow	www.ccap-inc.org/cccs

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Davidson Housing Coalition	220 Sloan St. Ste. A Davidson, NC 28036	704-892-4486	homebuyer/home purchase counseling, financial counseling, credit counseling,	Mecklenburg, Iredell, Davidson	www.davidsonhousing.org
Down E. Partnership for Children	215 Lexington St. Rocky Mount, NC 27802	252-985-4300	financial counseling	Nash, Edgecomb	www.depc.org
Durham Regional Financial Center	2634 Durham Chapel-Hill Blvd. Durham, NC 27707	919-688-3381	Credit Counseling, financial counseling, IDAs, homebuyer counseling	Durham, Johnston, Orange, Franklin, Granville, Person	www.drcenter.org
Durham Rescue Mission	1201 E. Main St. Durham, NC 27701	919-688-9641	tax preparation Assistance, economic self sufficiency, job search and placement		
Eagle Market St.	70 S. Market St. Asheville, NC 28802	828-281-1227	financial education, microenterprise	Buncombe	www.eaglemarketst.net
Experiment in Self Reliance	3480 Dominion St. Wintson-Salem, NC 27101	336-722-9400	IDAs, credit repair, financial education	Forsyth	
Family Resource Center	108 Haworth Dr. Raleigh, NC 27603	919-834-9300	Tax preparation Assistance, financial counseling,	Wake	www.frcofraleigh.org

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Financial Pathways of the Piedmont	8064 N. Point Blvd. Ste. 204 Winston-Salem, NC 27106	336-896-1191	financial counseling, debt consolidation, mortgage delinquency and default counseling,	Forsyth, Stokes	www.financialpaths.org
Foothills Credit Counseling	709 W. Main St. Ste. A Forest. City, NC 28043	828-286-7-62	foreclosure prevention, homebuyer homeownership counseling, credit counseling, debt consolidation, financial counseling	Burke, Henderson, Cleveland, McDowell, Polk, Rutherford	www.fhccinc.org
Goodwill Industries	2701 University Pkwy. Winston-Salem, NC 27102	336-724-3621		Forsyth	
Goodwill Industries of Eastern NC	4808 Chin Page Rd. Durham, NC 27703	919-941-9600	financial education, job search,	Durham, Wake, Craven, Moore, Johnston, Cumberland, Pitt, Wayne, Onslow, Pasquotank, Brunswick, New Hanover, Wilson, Orange, Lenoir, Franklin, Edgecombe, Washington, Currituck	www.goodwillenc.org

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Goodwill of North Eastern NC	2701 University Pkwy. Winston-Salem, NC 27115	336-724-3621	Tax preparation Assistance, job search, financial education	Forsyth, Haywood, Buncombe, Henderson, Caldwell, Wilkes, Surry, Stokes, Rowan, Iredell, Catawba	
Goodwill of the S.ern Piedmont	2122 Freedom Dr. Charlotte, NC 28208	704-761-8482	Tax preparation Assistance, job search, financial education	Mecklenburg, Gaston, Cabarrus, Lincoln	www.goodwillsp.org
Housing Assistance Corp.	602 Kanauga Rd. Hendersonville, NC 28739	818-692-4744	housing counseling, homeownership counseling	Transylvania, Henderson, Polk	housing-Assistance.com
Housing Consultants Group	415 N. Edgeworth Ste. 125 Greensboro, NC 27401	336-553-0946	financial education, homeownership counseling, mortgage delinquency and default counseling, IDAs	Guildford	www.housingconsultants-group.com
Johnson Lee Harnett Community Action	1102 Massey St. Smithfield, NC 27577	919-934-2145	financial counseling	JohnSt.on, Lee, Harnett	www.jlhcommunityaction.org
Kingdom CDC	129 N. Main St. Spring Lake, NC 28390	910-484-2722	homeownership counseling, credit counseling, mortgage delinquency and default counseling	Cumberland	www.kingdomcdc.org

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Latin American Coalition	4938 Central Ave. Ste. 101 Charlotte, NC 28205	704-531-3848	tax preparation, job search and placement	Mecklenburg, Union	www.latinamericancoalition.org
Latino Community Credit Union	1420 Hardimont Rd. Raleigh, NC 27609	919-855-9696	credit counseling, financial education	Wake	www.latinoccu.org
Lexington Housing CDC	21 W. Second St. Lexington, NC 27292	336-236-1675	homebuyer/home purchase counseling, credit counseling, financial counseling	Davidson	
Macedonia Family Resource Center	High Point				
Metropolitan Housing CDC	402 N Market St. Washington, NC 27889	252-946-1668	financial education, homebuyer counseling, credit counseling, mortgage delinquency and default counseling	Beaufort, Pitt	www.metropolitancommunity.org
Monroe Union CDC	349 E Franklin St. Monroe, NC 28111	704-283-8804	financial education, homebuyer counseling, credit counseling, mortgage delinquency and default counseling,	Union	http://muccdc.com/
Mountain Bizworks	153 S. Lexington Ave. Asheville, NC 28801	828-253-2834	microenterprise	Wern NC	www.mountainbizworks.org

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
New Life CDC	103 E Water St. Plymouth, NC 27962	252-791-0095	financial education, housing counseling, homeownership counseling	Washington	not available
OnTrack Financial Education and Counseling	50 S. French Broad Ave. Ste. 227 Asheville, NC 28801	828-255-5166	Tax preparation Assistance, credit counseling, financial counseling, foreclosure prevention, mortgage delinquency and default counseling	Ashe, Avery, Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Swain, Transylvania, Watauga, Yancey	www.ontrackwnc.org
Prosperity Unlimited	1660 Garnett St. Kannapolis, NC 28083	704-933-7405	financial education, homebuyer counseling, credit counseling, mortgage delinquency and default counseling,	Cabarrus, Rowan, Stanly	www.prosperitycdc.org
Raleigh Area Development Association	4030 Wake Forest Rd. Ste. 205 Raleigh, NC 27609	919-807-8400	credit counseling, financial education, housing counseling, mortgage default and delinquency counseling	Wake	www.rada-nc.org
Reinvestment Partners	110 E. Geer St. Durham, NC 27701	919-667-1000	tax preparation Assistance, home purchase counseling, mortgage delinquency and default counseling		

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Restoring Hope Center	507 Warren Ave. Laurinburg, NC 28352	910-276-4460	financial counseling		
River City Community Development Corp.	501 E. Main St. Elizabeth City, NC 27909	252-331-2925	financial education, IDAs, housing counseling, microenterprise, job search	Camden, Chowan, Currituck, Dare, Gates, Pasquotank, Perquimans, Washington	www.rivercitycdc.org
Robeson County Community Development Corp.	205 W. Third St. Pembroke, NC	910-608-7400 910-775-9550	financial education, IDAs		
Senior Resources of Guilford			Tax preparation Assistance	Guilford	
Telemon Corporation	5560 Munford Rd. Ste. 201 Raleigh, NC 27612	919-851-7611	tax preparation Assistance, mortgage counseling, job search	Wake	www.telamon.org
Triad Goodwill	1235 S. Eugene St. Greensboro, NC 27406-2393	336-274-1352	financial education, job search	Rockingham, Guilford	www.triadgoodwill.org
Triangle Family Services	3937 Wern Boulevard Raleigh, NC 27606	919-821-0790	credit counseling, financial counseling, mortgage delinquency counseling, homebuyer counseling, debt consolidation, credit counseling	Durham, Wake, Chatham, Johnston, Orange	www.tfsnc.org

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COMMUNITY RESOURCES

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Tyrrell County Community Development	604 E. Main St. Columbia, NC 27925	252-796-1991	financial education, IDAs	Tyrell, Washington, Hyde, Chowan	email: tyrellcountycdc@gmail.com
W.A.M.Y. Community Action	723 Cranberry St. Newland, NC 28657	828-733-0156	family self sufficiency, financial counseling	Avery, Mitchell, Watauga, Yancey	
Wilson Community Improvement Association	504 E. Green St. Wilson, NC 27893	252-243-4855	credit counseling, housing counseling, financial education	Wilson	www.wciainc.org
Women's Center of Wake County	112 Cox Ave. Raleigh, NC 27605	919-829-3711	financial counseling	Wake	www.wcwc.org
Women's Resource Center-Hickory	125 3rd St. N.E. Hickory, NC 28601	828-322-6333	financial counseling	Alexander, Burke, Catawba, Gaston, Iredell, Lenoir, Lincoln, Wilkes	www.wrchickory.org

STATEWIDE RESOURCES

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
ArcNC	343 E. Six Forks Rd. Ste. 320 Raleigh, NC 27609	800-662-8706	housing choice guide	Offices in Raleigh, Asheville, Charlotte, Greensboro, Greenville, New Bern, Spruce Pines, Wilmington	arcnc.org/file/Housing-CloserLook.pdf
Center for Economic Empowerment and Development	230 Hay St. Fayetteville, NC 28301	910-323-3377	job readiness, public benefits, microenterprise	All counties	http://www.ncceed.org/
College Foundation of N. Carolina	2917 Highwoods Blvd. Raleigh, NC 27604	888-234-6400	student loans and tuition assistance	All counties	www.cfnc.org
Disability Rights N. Carolina	3724 National Dr. Ste. 100 Raleigh, NC 27612	877-235-4210 (voice) 888-268-5535 (TTY)	Advocacy and guidance related to legal rights, including housing, work, and more	All counties	http://www.disability-rightsnc.org/
Housing--Public Housing Agencies			Housing choice vouchers and family self-sufficiency programs	Click on N. Carolina to find all public housing agencies in the state	http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts

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STATEWIDE RESOURCES

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
Life Plan Trust, Inc.	122 Salem Towne Ct. Apex, NC 27502	919-589-0017	living wills, estate assistance	All counties	www.lifeplantrustnc.org
MDC, Inc.	307 W Main St. Durham, NC 27701	919-381-5802	screening for eligibility for work support resources including tax assistance, nutrition assistance, health insurance, and student financial aid, financial education		http://www.mdcinc.org/
NC Assistive Technology Program	805 Ruggles Dr. Raleigh, NC 27699	919-855-3500	Assistive technology		http://www.ncatp.org/
NC Community Action Agencies			variety of services including financial education and self-sufficiency	Contact the agency serving your county	http://www.nccaa.net/Member-Agencies.aspx
NC Community College Small Business Centers			microenterprise	Click on "Contact your local SBC" to find the Center nearest you	www.ncsbc.net
NC Department of Health and Human Services	2001 Mail Service Center Raleigh, NC 27699-2001	919-855-4800 800-215-7227 (Client Assistance Program)	low income services, disability services, health care, child care, housing, client assistance program, financial and nutrition assistance	Click on "Assistance" and select which service you are interested in	www.nchhs.gov

STATEWIDE RESOURCES

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
NC Division of Social Services			variety of support services provided at the county level	Click on "Local DSS Directory" and select your county name from the drop down box	http://www2.ncdhhs.gov/dss/
NC Department of Vocational Rehabilitation				Contact the office nearest to you	www.ncdhhs.gov/divisions/dvrs/vr-local-offices
NC Institute of Minority Economic Development	114 W. Parrish St. Durham, NC 27701	919-956-8889	microenterprise	Click on programs and services	www.theinstitutenc.org
NC Public Libraries			Some public libraries offer financial education and tax preparation assistance	Contact the library nearest you: In the search box enter "library locations"	http://statelibrary.ncdcr.gov/
NC Rural Center	4021 Carya Dr. Raleigh, NC 27610	919-250-4314	microenterprise	Serving NC's 85 Rural Counties	www.ncruralcenter.org
NC Senior Centers/ Local Councils on Aging			Senior Centers offer a variety of supports to seniors; some offer financial education and tax preparation assistance		www.ncdhhs.gov/document/senior-centers-directory

STATEWIDE RESOURCES

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
NC Small Business and Technology Centers	5 W. Hargett St. Ste. 600 Raleigh, NC 27601	800-258-0862	microenterprise	15 Centers in Boone/ Hickory, Chapel Hill, Charlotte, Culowhee/ Asheville, Durham, Elizabeth City, Fayetteville, Greensboro, Pembroke, Raleigh, Wilmington, Winston-Salem	www.sbtcd.org/offices/
NC Works Career Centers			Career assessment, training, job search	Contact the Career Center nearest you or use the online portal	www.nccommerce.com/workforce/job-seekers
N. Carolina Housing Finance Agency	3508 Bush St. Raleigh, NC 27609	919-877-5700	down payment assistance, mortgage loans, affordable rental housing, foreclosure prevention	All counties	www.nchfa.com
State Employees Credit Union			tax preparation assistance by appoint at all branches	Contact the branch nearest you	

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AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	COUNTIES SERVED	WEBSITE
The Collaborative	4021 Carya Dr. Raleigh, NC 727610	919-212-4267	financial capability	All counties	www.cultureofsavings.org
U. S. Department of Housing and Urban Development field Office	1500 Pinecroft Rd. Suite 401 Greensboro, NC 27407-3838	336-547-4000	rental programs, home-ownership programs	All counties	http://portal.hud.gov/hudportal/HUD?src=/states/N._carolina/offices

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NATIONAL RESOURCES

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	WEBSITE
Americans with Disabilities Act National Network		800-949-4232 (voice and TTY)	Services, training, products and guidelines	http://adata.org/national-network
Center for Responsible Lending	302 W. Main St. Durham, NC 27701	919-313-8500	Resources for consumers, guides to debt collection and tips to avoid predatory debt on car loans and payday loans and more	www.responsiblelending.org
CFED	1200 G S. Washington, DC 20005	202-408-9788	research and briefs on creating opportunity	www.cfed.org
Consumer Financial Protection Bureau	1700 G S. Washington, DC 20552	855-411-2372	Click on "Get Assistance" for information about financial education, student loans, homeownership and credit discrimination; Click on "Submit a complaint" to file a complaint about financial products or services	www.consumerfinance.gov
Doorway to Dreams	114 W.ern Ave. Allston, MA 02134	877-642-3167	Financial entertainment/games; click on "Innovations" and go to Financial Entertainment	www.d2dfund.org
Federal Deposit Insurance Corporation			MoneySmart financial education	https://www.fdic.gov/consumers/consumer/moneysmart/
Job Accomodation Network		800-526-7234 (voice) 877-781-9403 (TTY)	Workplace accomodations and assistive technology questions and answers	https://askjan.org/links/about.htm
MyFreeTaxes		855-698-9435	file taxes for free online	www.myfreetaxes.com

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	WEBSITE
Federal Financial Literacy and Education Commission			financial education tools	www.mymoney.gov
Mint.com			online money management and financial education	https://www.mint.com/
National Disability Insitute	1667 K S. NW Ste. 640 Washington, DC 20006	202-296-2040	Information and resources including webinars, disability news, additional resources	www.realeconomicimpact.org
National Dollars and SENSE		800-497-8665	assistive technology funding	www.gatfl.org/ds
National Foundation for Credit Counseling		800-388-2227	credit counseling, bankruptcy counseling, housing counseling, student loan debt counseling, debt management, financial education	www.nfcc.org
National Lead Center			improve competitive and integrated employment, and economic self-sufficiency for people with disabilities	www.leadcenter.org
National Pass It On		800-497-8665	assistive technology reutilization	www.passitoncenter.org
Social Security Administration		800-772-1213	SSI and SSDI benefits, retirement and "Ticket to Work work" incentives	www.ssa.gov
U. S. Department of Housing and Urban Development		800-225-5342	Housing counselor locator, rental assistance, public housing locator	www.hud.gov

AGENCY NAME	ADDRESS	PHONE	ASSET-BUILDING SERVICES	WEBSITE
U.S. Department of Labor/ Employment and Training			training and toolkits on workforce topics	https://www.workforce-3one.org/
U. S. Office of Personnel Management			access to civil service jobs and initiatives designed to diversity the workforce and increase the hiring of persons with disabilities including schedule "A" application	https://www.opm.gov/policy-data-oversight/disability-employment/getting-a-job/
U. S. Department of Veterans Affairs		800-827-1000 (benefits) 877-222-8387 (health care)	health benefits, employment readiness, other benefits for veterans	http://www.va.gov/
VISA, Inc./ Practical Money Skills	900 Metro Center Blvd. Foster City, CA 94404-2172	email: info@practicalmoneyskills.com	financial education, games	www.practicalmoneyskills.com/games

CFED HOUSEHOLD FINANCIAL SECURITY FRAMEWORK

Issue Areas	Description	Examples
Learn	Build financial skills and human capital	financial education, financial counseling, k-12 education
Earn	Maximize income through quality jobs and public benefits	Access to public benefits, wages, tax credits for working families
Save	Ready for emergencies, your goals, and the future through appropriate financial products, services, and incentives	Affordable rental housing, BankOn, direct deposit, tax time savings, emergency savings, IDAs, retirement savings, consumer-friendly financial products
Invest	Assets that will generate wealth and income	Credit repair/counseling, housing and homeownership, microenterprise/small business, homebuyer assistance
Protect	Gains made through insurance and avoiding predatory practices	Access to health insurance, avoiding predatory loans, foreclosure prevention, mortgage delinquency counseling

NATIONAL DISABILITY INSTITUTE FINANCIAL SECURITY STRATEGIES

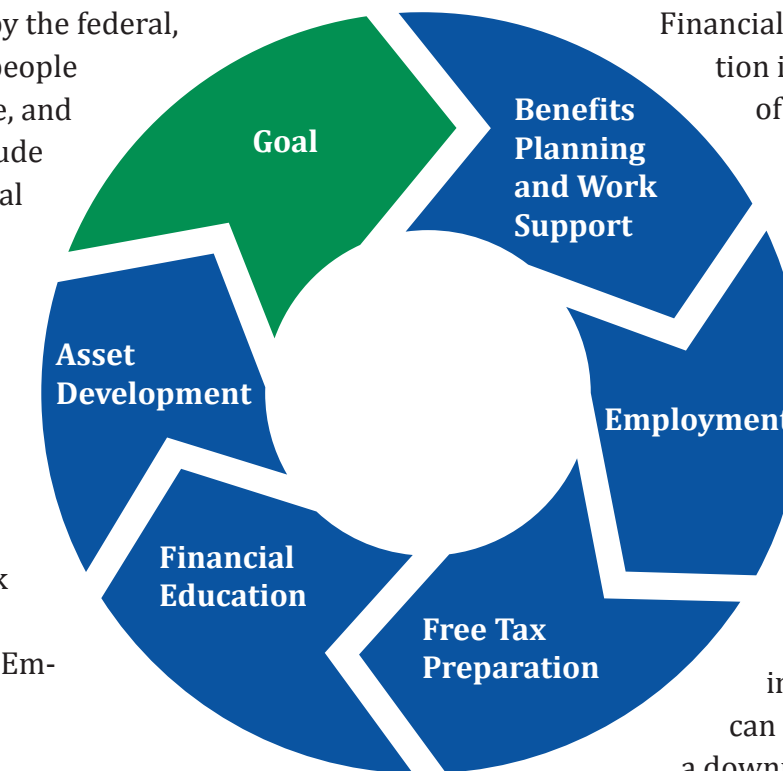
The National Disability Institute focuses on five key strategies to achieve Economic Security. These are benefits planning and work supports, employment, free tax preparation, financial education, and asset development.

Public benefits and Work Supports:

Public Benefits are made available by the federal, state or local government to assist people who need help with food, healthcare, and day-to-day expenses. Examples include Supplemental Security Income, Social Security Disability Income, Medicaid, Housing Choice Vouchers, and Supplemental Nutrition Assistance Program (food stamps). Work Supports are those supports that lead to an increase in job retention/placement and possible advancement. Examples include Social Security Administration Work Incentives, Medicaid Buy-in, Family Self-Sufficiency Program, and SNAP Employment & Training Program

Employment may be full-time, part-time or seasonal. Additionally, employment may be through a small business/microenterprise that is started by a consumer themselves. Employment may be competitive, customized for an individual's needs and skills, and/or supported by job coaches or other support professionals.

Free Tax Preparation Service enables individuals to have their tax return prepared by a trained preparer so that they can take advantage of available tax credits and deductions, at little to no cost to the consumer. Reference the Resource Guide Community Section for available Tax Preparation Services



Financial Literacy/Education: Financial education increases the participant's knowledge of personal finances, with the goal of applying that new knowledge to their personal financial decision-making. Examples of topics covered in Financial Literacy/Education Programs include banks and credit unions, savings, credit, debt management, and housing.

Asset Development: When individuals are able to make ends meet each month through the various strategies covered above, they can begin to invest in longer term assets. These assets can be for specific goals, such as saving for a downpayment for a car. Assets allow individuals to live securely today, pay for unexpected expenses, and weather downturns in income. Examples of assets include savings, an education, a solid work history, a circle of friends and family who offer support, owning a home, a small business, or retirement accounts.

Financial Capability: A set of consumer behaviors that lead to tangible improvements in an individual's health. For persons with disabilities there are additional steps that an individual might need to take to improve their financial health. The following provides a guide and tangible steps on how financial capability is measured for individuals with disabilities.

Financial Counseling: Financial Counseling assesses an individual's overall financial status. The field of financial counseling has expanded to include the areas of providing consumer credit counseling, debt management services, housing counseling, student loan counseling, bankruptcy counseling, and financial education services.

Homebuyer purchase counseling: This helps to prepare individuals for the process of applying and qualifying for the purchase of an affordable home. By participating, individuals will also meet homebuyer education requirements for many federal, state and local first-time homebuyer programs. Participating banks and credit unions may provide matched savings grants to help participants with down payments and renovations. Accessing these programs can save people hundreds or maybe even thousands of dollars by providing information about how to make informed decisions. The courses often help people learn about

programs that can lower their payments or to make a first home more affordable. A first time home buyer is someone who has not owned and occupied a home of their own in the past three years.

Housing Counseling: One on one meetings with individuals to assess options for affordable housing. Housing counselors are specially trained and will help to assess current housing situation, evaluate options, and make a plan for housing. Unlike a broker or financial institution representative, housing counselors offer independent advice to clients.

IDA/Matched Savings Programs: Individual Development Accounts offer low income workers the opportunity to save money and have some or all of their savings matched. The savings can be used for a goal set by the saver, including work training, education, home purchase, starting a business, and/or creating an emergency fund. Savers are eligible for a match to their savings depending on eligibility requirements for the programs, which are funded at the federal, state, and local levels, both publicly and privately. Federally funded IDAs are exempt from counting as an asset for the purposes of remaining eligible for SSI or Medicaid; while people save money, they can still be eligible for benefits.

Income Tax Assistance: VITA, Virtual Tax Preparation, and Tax Counseling for the Elderly (TCE) are provided by IRS-certified volunteers. The qualified income tax return preparation is free and returns are electronically filed to speed up the refund process for individuals, veterans and persons with disabilities who earn less than published eligibility requirements.

Mortgage Delinquency, Default Counseling and Foreclosure Prevention: Counseling associated with managing mortgage payments can include the following: A repayment Plan to bring an account current within 10 months. Loan Modification, allowing for a permanent change to a loan agreement that makes it more affordable for the homeowner. For FHA loans, a second mortgage could be set-up to provide the opportunity to pay up to 12 months of arrears. The Fannie Mae Homesaver Advance provides a loan for up to 15 months to cover the past due mortgage payments. In some cases, free legal assistance can assist with a predatory loan by having the amount above the value of the home and late fees discharged. In addition, the interest rate can be lowered, free of additional re-financing charges.