

# Financial Asset Building Resources for Region V

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## Introduction

For the majority of low- and moderate-income families in America today, wages are stagnant, and savings are minimal. The extent of financial distress among U.S. households is alarming, and there is no silver bullet strategy to address the problem. Growing evidence suggests that traditional income supports, housing subsidies and workforce programs are necessary but not sufficient for helping families stabilize their financial lives and escape poverty. A new vision holds that while income is vital to financial security, a household also needs to have knowledge of and access to affordable financial products and services to build the savings and assets that enable upward mobility. Policies that protect consumers in the financial marketplace and that facilitate and incentivize savings and investment among low- income households can work in conjunction with traditional anti-poverty policies and programs to help families get ahead financially.<sup>1</sup>

“While no single strategy will help families regain their financial footing and save for a more promising future, it is clear that without adequate policies and supports, millions of Americans will be unable to move themselves and their children forward. As the state data show, strong policies that build financial security and opportunity for all Americans typically translate into positive outcomes. Smart policies and programs can help us write a different ending to the story of downward mobility and despair that is playing out in communities across the country. With these policies, we will be able to tell a story of a nation in which all citizens have the opportunity to improve their circumstances by working hard and investing in the future. Our country will not achieve sustainable, long-term economic recovery unless these simple goals are within reach of every American.”<sup>2</sup>

High rates of poverty, which include income and asset poverty, are being experienced by families across the United States – see following two graphics. The rate of household income poverty alone is 14.0%<sup>3</sup>, and increases to 27.1%<sup>4</sup> for asset poverty and 43.1%<sup>5</sup> for liquid asset poverty. (Definitions of these poverty types can be found in the section below *Income, Asset, and Liquid Asset Poverty in Region V*). Additionally, as shown in the following graphics, poverty rates are not equally experienced by white households and households of color.

<sup>1</sup> Center for Economic Development (CFED) *Assets for Independence Regional and State Scorecards: ACF Region 5* (ASSET Initiative Regional Planning Meeting, Dec. 2010)

[http://assetinitiative.org/CFED\\_Booklet\\_Region\\_5.pdf](http://assetinitiative.org/CFED_Booklet_Region_5.pdf)

(Accessed June 6, 2011. Non-public resource.)

<sup>2</sup> Center for Economic Development (CFED) *Assets & Opportunity Scorecard: A Portrait of Financial Insecurity and Policies to Rebuild Prosperity in America*, January 2012. Retrieved April 30, 2012 from [http://assetsandopportunity.org/assets/2012\\_scorecard.pdf](http://assetsandopportunity.org/assets/2012_scorecard.pdf)

<sup>3</sup> CFED. *2012 Asset and Opportunities Scorecard*. Retrieved April 27, 2012 from:

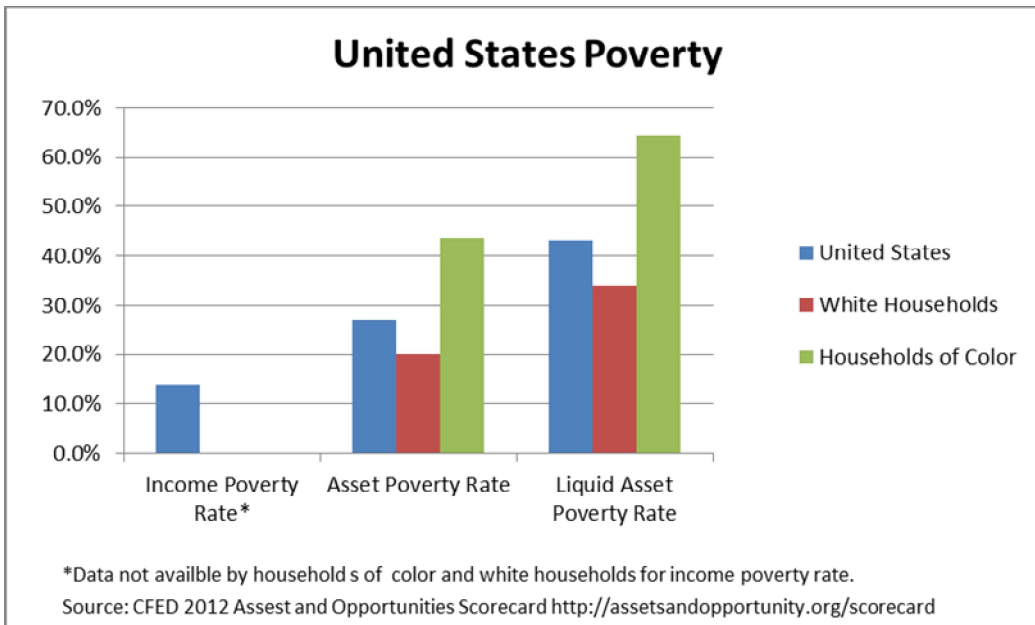
<http://assetsandopportunity.org/scorecard> (as cited in *2010 American Community Survey*. Washington, DC: U.S. Department of Commerce, Census Bureau, 2010.).

<sup>4</sup> CFED. *2012 Asset and Opportunities Scorecard*. Retrieved April 27, 2012 from:

<http://assetsandopportunity.org/scorecard> (as cited in *Survey of Income and Program Participation, 2008 Panel, Wave 4*. Washington, DC: U.S. Department of Commerce, Census Bureau, 2009. Data calculated by the Bay Area Council Economic Institute. ).

<sup>5</sup> Ibid.





United States Poverty			
	Income Poverty*	Asset Poverty**	Liquid Asset Poverty**
United States	14.0%	27.1%	43.1%
White Households	Data not available <sup>1</sup>	20.1%	34.1%
Households of Color	Data not available <sup>1</sup>	43.6%	64.6%

\*CFED. 2012 Asset and Opportunities Scorecard. Retrieved April 27, 2012 from: <http://assetsandopportunity.org/scorecard> (as cited in 2010 American Community Survey. Washington, DC: U.S. Department of Commerce, Census Bureau, 2010.).

\*\* CFED. 2012 Asset and Opportunities Scorecard. Retrieved April 27, 2012 from: <http://assetsandopportunity.org/scorecard> (as cited in Survey of Income and Program Participation, 2008 Panel, Wave 4. Washington, DC: U.S. Department of Commerce, Census Bureau, 2009. Data calculated by the Bay Area Council Economic Institute. ).

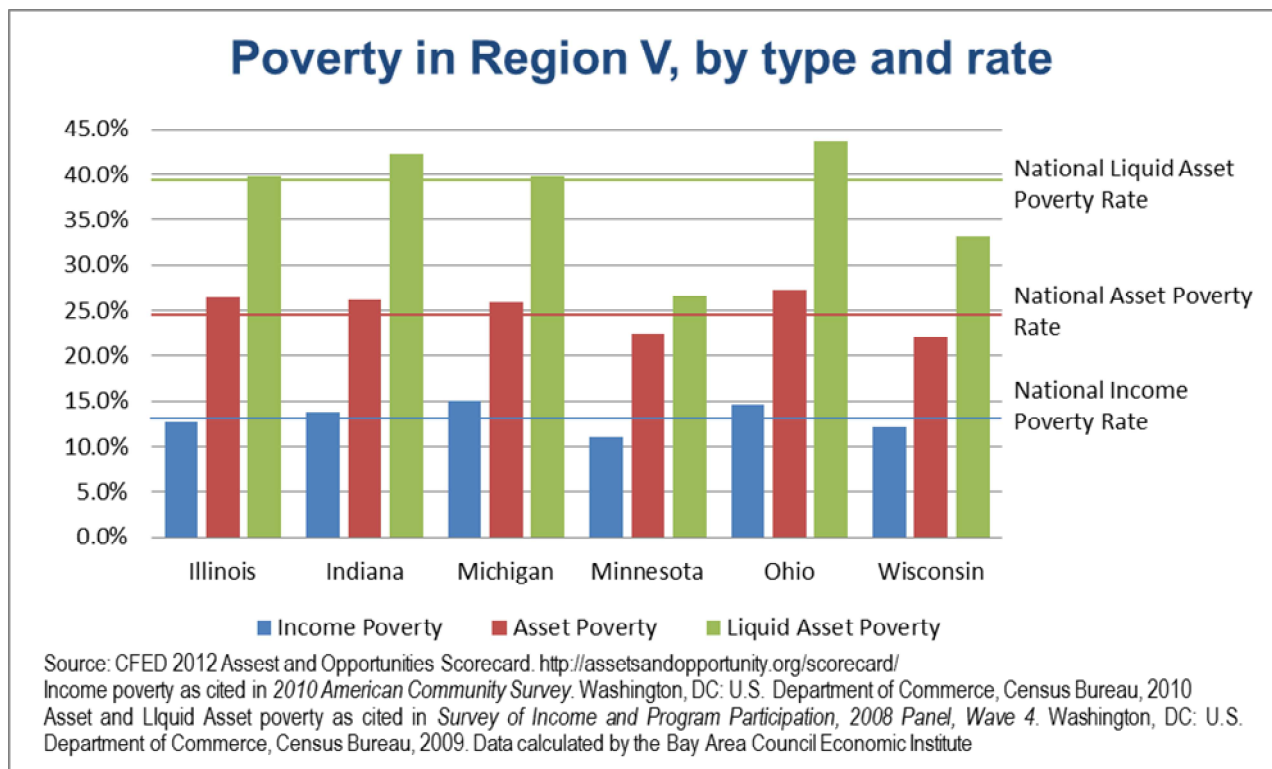
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## Income, Asset, and Liquid Asset Poverty in Region V

How poverty is defined greatly affects the picture presented of poverty. In the following two figures, data presenting the rates of three different definitions of poverty and indicators of financial security are shown. The data and definitions comes from the Center for Economic Development's (CFED) 2012 *Asset & Opportunity Scorecard*. In the figure *Poverty in Region V, by type and rate*, three types of poverty are shown for each state in Region V. National figures are also shown for reference. **Income Poverty** is whether a household's income is below the federal poverty threshold. In 2010, for a family with two adults and one child, the poverty threshold was \$17,552.<sup>6</sup> **Asset Poverty** is whether a household has sufficient net worth to subsist at the poverty level for three month in the absence of income. In 2011, a family of three with net worth less than \$4,632 was asset poor. **Liquid Asset Poverty** is whether a household has enough liquid assets to live at the poverty level for three months. In 2011, a family of three with liquid assets less than \$4,632 was asset poor.



In the figure *10 Financial Indicators in Region V* below, additional indicators are presented to give a more complete picture of financial security.

<sup>6</sup> United States Census Bureau. Poverty Thresholds webpage. Retrieved April 30, 2012 from <http://www.census.gov/hhes/www/poverty/data/threshld/index.html>

## 10 Financial Indicators in Region V

(state rank in parentheses)

Indicator	IL	IN	MI	MN	OH	WI	National
Unbanked Households	6.2% (23)	7.4% (33)	6.7% (28)	2.6% (4)	7.1% (32)	4.3% (11)	7.7%
Underbanked Households	15.7% (16)	16.8% (22)	16.7% (19)	11.1% (1)	21.0% (41)	16% (17)	17.9%
Consumer with Subprime Credit Scores	54.6% (27)	57.2% (35)	54.3% (26)	43.2% (2)	54.7% (28)	49.2% (12)	55.8%
Average Credit Card Debt	\$11,457 (37)	\$8,457 (18)	\$9,112 (20)	\$10,335 (28)	\$10,042 (24)	\$7,870 (14)	\$10,852
Low-Wage Jobs	20.3% (19)	24.2% (28)	21.8% (25)	17.0% (11)	24.9% (32)	21.1% (24)	22.0%
Housing Cost Burden - Renters	52.6% (33)	51.4% (27)	55.9% (48)	50.4% (19)	51.9% (30)	49.4% (23)	53.0%
Foreclosure Rate	7.29% (48)	4.86% (44)	3.3% (27)	2.66% (19)	4.92% (45)	3.45% (31)	4.43%
Four-Year Degree by Income	5x (22)	5.6x (35)	6.1x (42)	5.3x (30)	6.4x (45)	5x (23)	5.3x
Uninsured Low-Income Parents	26.0% (17)	33.9% (27)	24.6% (15)	19.0% (9)	20.8% (11)	15.5% (5)	33.1%
Early Childhood Education Enrollment	36.2% (9)	12.2% (46)	24.4% (24)	12.8% (45)	16.8% (37)	37.8% (7)	27.2%

### EXPLANATION OF INDICATORS

Unbanked Households: Households with neither a checking nor savings account.

Underbanked Households: Households that have either a checking or savings account, but have used non-bank money orders, non-bank check-cashing services, payday loans, rent-to-own agreements or pawn shops at least once a year or refund anticipation loans at least once in the past five years.

Consumer with Subprime Credit Scores: Consumers with a TransUnion TransRisk Score at or below 700 (on a scale of 150-934), Quarter 3, 2011.

Average Credit Card Debt: Average amount of revolving debt (including debt from credit cards, private label cards and lines of credit) per revolving borrower, Quarter 3, 2011.

Low-Wage Jobs: Jobs in occupations with median annual pay below 100% poverty threshold for a family of four (\$21,954), 2010.

Housing Cost Burden – Renters: Renter-occupied units spending 30% or more of household income on rent and utilities.

Foreclosure Rate: Mortgage loans in foreclosure, Quarter 3, 2011.

Four-Year Degree by Income: Ratio of the percent of the population in the top household income quintile to the population in the bottom household income quintile 25 years old and over with at least a 4-year degree, 2010.

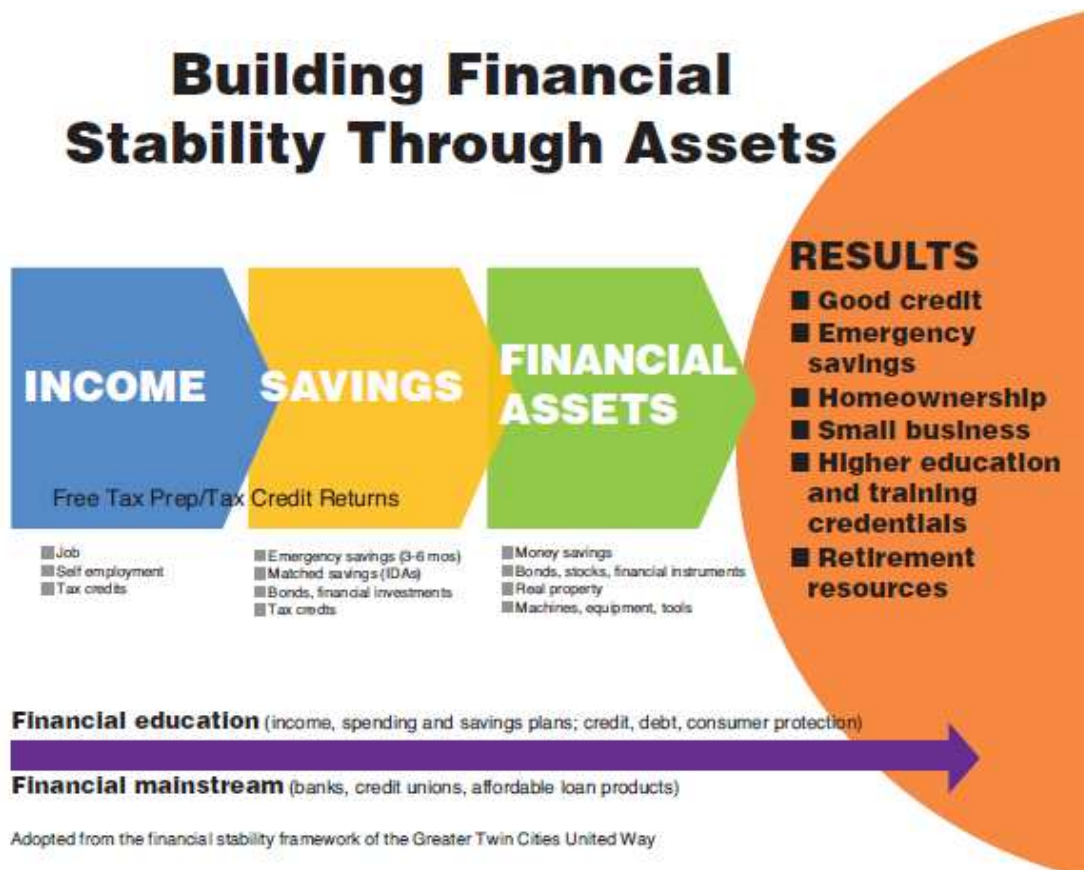
Uninsured Low-Income Parents: Parents with income below 200% of poverty without health insurance, 2010.

Early Childhood Education Enrollment: Three and four year olds enrolled in Head Start, state pre-K or special education, 2009-2010 school year.

Source: CFED 2012 Assets and Opportunities Scorecard. <http://assetsandopportunity.org/scorecard>

## Graphic Financial Stability Models

This graphic is from United Way's Approach to Financial Stability and represents how to combine income and asset building.



## AFI Program: Background

The Assets for Independence (AFI) program enables low-income people to help themselves become more economically self-sufficient. Across the United States, AFI supports innovative asset building projects that feature matched savings through Individual Development Accounts (IDAs), financial education, and related services that improve the economic status of working individuals and families. AFI is a Federal program administered by the Department of Health and Human Services (HHS), Administration for Children and Families (ACF), Office of Community Services (OCS).<sup>7</sup>

<sup>7</sup> *Assets for Independence Program Fact Sheet*

<http://idaresources.org/servlet/servlet.FileDownload?file=01570000000kUd0> (Accessed June 6, 2011. Non-public resource.)

HHS awards about 60 AFI grants each year. Grants go to a variety of organizations to help them fund IDAs and other asset building strategies. The average grant is \$280,000 and covers 5 years. Grantees customize their AFI projects to meet the needs of the populations and geographic areas they serve.<sup>8</sup>

For each dollar a participant earns and saves, the AFI grantee provides a match of between \$1 and \$8. (About three-quarters of the grantees offer matches of \$2 or \$3 for each dollar earned and saved.) The Federal portion of the match is capped at \$2,000 per participant. The grantee must ensure that the match also includes at least an equal amount of non-Federal funds.<sup>9</sup>

## Why Savings Matters

Research shows that financial assets matter.

When families are able to move past the paycheck to paycheck living, when they have even a small amount of financial assets, they are able to begin to move toward long term financial stability.

1. Move Past Paycheck to Paycheck (toward long-term financial stability)
2. Stronger, Healthier Families
3. Enhanced Self-Esteem
4. Long-term Thinking and Planning
5. More Community Involvement
6. Hope for the future

This information comes from two studies.

### First Study:

#### Report: *Saving, IDA Programs, and Effects of IDAs: A Survey of Participants*

The first study is a cross-sectional survey at six American Dream Demonstration (ADD) program sites of 298 current and 20 former ADD IDA participants. The findings on this first study were published in 2001 by the Center for Social Development at Washington University in St. Louis, MO in a report titled *Saving, IDA Programs, and Effects of IDAs: A Survey of Participants* by A. Moore, S. Beverly, M. Schreiner, Michael Sherraden, M. Lombe, E. Cho, E. Johnson, and R. Vanderlack.

### Second Study:

#### Report 1: *Participants Views of Individual Development Accounts*

#### Report 2: *Saving in Low-Income Households: Evidence from Interview with Participants in the American Dream Demonstration*

The second study was in-depth interviews of 59 IDA participants (including low, middle, and high savers) and 25 controls at one site, the Community Action Project of Tulsa County (CAPTC) in Tulsa, Oklahoma. 30 people from the control group were randomly selected from the entire group of 566 controls, only 25 controls participated in the study through the study's conclusion. The findings on this second study were published in two reports. The first report was published in 2002 by the Center for Social Development at Washington University in St. Louis, MO in a report titled *Participants Views of Individual Development Accounts* by Margaret

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<sup>8</sup> Ibid.

<sup>9</sup> Ibid.



Sherraden, A. Moore, and colleagues. The second report was published in 2005 by the Center for Social Development at Washington University in St. Louis, Mo in a report titled *Saving in Low-Income Households: Evidence from Interview with Participants in the American Dream Demonstration* by Margaret Sherraden, A. Moore McBride, E. Johnson, S. Hanson, F. Ssewamala, and T. Shanks.

## ASSET Initiative: Background

The ASSET Initiative, a collaborative effort within the Administration for Children and Families (ACF), brings together ACF offices and their partner agencies and organizations to extend the benefits of financial education and other asset building services to more individuals and families across the nation.

The ASSET Initiative is building on the successes of ACF's Assets for Independence (AFI) program, which funds local projects to provide an array of asset building opportunities, including financial education, matched savings through Individual Development Accounts (IDAs), and related services. The AFI program provides support for the ASSET Initiative, lends its expertise to all partners, and provide information on effective asset building strategies.

ACF seeks to bring the asset building approach to more families, by working with ACF grantees and affiliated organizations and networks. ACF also seeks to ensure that ACF staff and staff of grantees and partner organization know about and are able to assist with sharing and applying this approach in their own programs.<sup>10</sup>

## ASSET Initiative: Tools

Tool	Description
Financial Education	Increases the financial literacy of individuals. Topics include earning, spending, saving, banking, credit, debt and consumer protection.
Savings and Matched Savings	Having a three to six month emergency cash reserve to allow families to navigate a short-term emergency rather than spiral backward to public assistance dependency. Matched savings, such as Assets for Independence (AFI) Individual Development Accounts provide matched-savings to personal-savings for specific purposes which can include: purchase of a first home, pursuit of a higher education, the launch or expansion of a small business, or purchase of a car.
Tax Filing Assistance and Accessing Credits and Refunds	Participation in Volunteer Income Tax Assistance (VITA) with Internal Revenue Service (IRS) trained tax preparers. These trained tax preparers ensure that tax filers claim all available Federal and State tax credits, including the Federal Earned Income Tax Credit

<sup>10</sup> **Asset Initiative Overview (2011)** Administration for Children and Families. <http://idaresources.org/servlet/servlet.FileDownload?file=01570000000kUcq> (Accessed June 6, 2011. Non-public resource.)

Tool	Description
	(EITC), which depending on the size of the family and income earned can be as much as \$5,891 in 2012. <sup>1</sup> Tax filers avoid costs related to hiring paid tax preparers. Tax refunds can be used for building emergency savings and reducing debt while paying for household basic needs. See table below <i>State Earned Income Tax Credits in Region V</i> .
Credit and Debt Management and Counseling	Provides for building or repairing credit, reviewing and reducing debt. Poor credit history affects employability, housing, and the cost of credit in the form of financial products—mortgages, small business loans, credit cards.
Getting Banked and Accessing Mainstream Financial Services	Using a credit union or a regulated bank avoids losing the value of earnings in alternative financial transactions; such as check cashing institutions. In 2009, a Federal Deposit Insurance Corporation (FDIC) study reported that 7.7% US households, or 17 million adults were unbanked—meaning they did not have a checking or savings accounts. The same study reported that 17.9% US households, or 43 million adults were under banked—meaning they had a checking or savings account, but relied on alternative financial services such as non-bank money orders, check-cashing services, payday loans, and so on. <sup>2</sup>
Accessing Benefits	Provides for minimal assistance to meet basic needs and allows for building more emergency savings. The movement toward financial stability should eliminate the need for public assistance.
<sup>1</sup> IRS.gov. <i>In 2012, Many Tax Benefits Increase Due to Inflation Adjustments</i> . Retrieved April 27, 2012 from <a href="http://www.irs.gov/newsroom/article/0,,id=248485,00.html">http://www.irs.gov/newsroom/article/0,,id=248485,00.html</a>	
<sup>2</sup> Federal Deposit Insurance Corporation (FDIC). <i>FDIC National Survey of Unbanked and Underbanked Households</i> . December 2009. Retrieve April 27, 2012 from <a href="http://www.fdic.gov/householdsurvey/full_report.pdf">http://www.fdic.gov/householdsurvey/full_report.pdf</a>	

State Earned Income Tax Credits in Region V		
State	Percentage of Federal Credit (Tax Year 2010)	Refundable?
Illinois	5%	Yes
Indiana	9%	Yes
Michigan	20%	Yes
Minnesota	Average 33%	Yes
Ohio	No State Earned Income Tax Credit	
Wisconsin	4% - one child 14% - two children 43% - three children No credit for childless workers	Yes
Source: Williams, E., Johnson, N., & Shuce, J. <i>State Earned Income Tax Credits: 2010 Legislative Update</i> . Center on Budget and Policy Priorities, December 9, 2010. Retrieved April 30, 2012 from <a href="http://www.cbpp.org/files/11-10-09sfp.pdf">http://www.cbpp.org/files/11-10-09sfp.pdf</a>		

## ASSET Initiative: Messages and Actions for Participants

### GETTING FINANCIAL EDUCATION

Message: Get smart about money. Financial education is the foundation to getting ahead.

Action: Considering taking a financial education class in your area. Good financial education classes include income, spendings, savings plans, credit and debt, and consumer protection topics. See list below and also AFI Grantees.

### GETTING FREE TAX PREPARATION

Message: Save money. Get your taxes done by IRS trained volunteers.

Action: Look up the list of VITA (Volunteer Income Tax Assistance) Sites at the end of this document and get your taxes filed with them.

### CLAIMING TAX CREDITS

Message: File taxes so that you can claim all tax credits you are eligible for. Some tax credits will reduce your tax bill, but the Federal and Michigan Earned Income Tax Credits will put money in your pocket.

Action: File the federal and state tax returns to claim tax credits. Consider going to a VITA site to have your taxes prepared and filed.

The value of tax credits varies widely depending on household size and income.

### ESTABLISHING SAVINGS

Message: Get banked and establish savings. Savings is the first step to getting ahead. Have an emergency savings that could pay the bills for 3 to 6 months in case of losing a job or income.

Action: Open a savings account in a bank or credit union of your choice. Consider asking for a Second Chance Account if you have been rejected for a checking or savings account.

Consider buying a US Savings Bond for a child.

### MANAGING CREDIT & DEBT

Message: Build your credit. Fix your credit report. Increase your credit score. Without good credit, you cannot get ahead.

Know the difference between good and bad debt. Good debt (mortgage or student loans) helps you get ahead. Bad debt (high-interest credit card debt) holds you back.

Action: Reach out to any of these certified credit and debt counselors.

Use these resources to find ways to repair credit and keep your credit strong.

### USING MATCHED SAVINGS

Message: Double or triple your savings.


Action: If you are interested in purchasing a home, getting more education or training, or starting a business, contact an AFI Grantee (see below) in your area to see if you are eligible for an AFI matched-savings account.

### ACCESSING PUBLIC BENEFITS

Message: Enroll in public benefits if you are eligible. Extra money can go into savings.

Action: Go onto any of the following websites and see if you are eligible for public benefits.

Ensure that you are receiving all benefits you qualify for. Use the money you save to build up your emergency savings. Public benefits include, SNAP (monthly food assistance) and child



care assistance, Weatherization (reduce energy bills) and Energy Assistance (help to pay utility bills), Section 8 (housing assistance) and Workforce Development (get job skills training), Medicaid, Health Care, and more.

## **National Financial Asset Building Resources**

### **AFI WEBSITES**

AFI Resource Center <http://www.idaresources.org/>

This federally sponsored one-stop source for information on the Assets for Independence program and Individual Development Accounts includes resources on how to apply for and run an AFI grant as well as being a portal to on-call grantee resource coordinators and technical assistance providers, and in-person and web based conferences.

### **ASEET BUILDING**

Credit Builders Alliance <http://www.creditbuildersalliance.org>

A nonprofit working to innovate non-traditional financial and asset building institutions serving low- and moderate-income people who are trying to build their business and/or personal assets.

### **CFED SCORECARD**

CFED Assets & Opportunity Scorecard <http://scorecard.cfed.org/index.php>

The Assets and Opportunity Scorecard assess all 50 states and the District of Columbia for the wealth, poverty, and financial security of families and the efforts taken in each state to improve make improvements in these areas. *(See local links under each state.)*

### **FINANCIAL EDUCATION**

FDIC *Money Smart* Financial Education Program

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>

Money Smart is the FDIC's financial education curriculum designed for low- and moderate-income individuals.

Asset Platform <http://www.assetplatform.org>

AssetPlatform is a resource for staff at nonprofit organizations that provide financial education, coaching and asset development services. The platform provides high-quality information, training, and financial products and services.

Jump\$tart (Jump\$tart Coalition for Personal Financial Literacy) <http://www.jumpstart.org>

A national coalition of organizations working to make pre-kindergarten through college-age youth financially literate by providing advocacy, research, standards, and educational resources. *(See local links under each state.)*

MyMoney.gov <http://www.mymoney.gov>

The U.S. government site dedicated to teaching basic financial skills for all Americans—from balancing a checkbook to investing in a 401(k). MyMoney.gov also offers financial skill building targeted at youth: <http://www.mymoney.gov/category/topic1/youth.html>

### **EARNED INCOME TAX CREDIT/VITA SITES**

EITC Central (Earned Income Tax Credit) <http://www.eitc.irs.gov/central/main/>

This federal website provides IRS partners and tax preparers with tools to help them reach EITC eligible workers and to prepare accurate tax returns.

EITC Platform <http://www.eitcplatform.org>

EITCplatform is a resource for organizations providing low-income tax preparation services. The platform offers practical, high-quality tools, training, group buying discounts and other resources to community-based programs and coalitions nationwide.

National Community Tax Coalition <http://tax-coalition.org>

A nationwide, comprehensive membership organization for community-based organizations offering free tax and financial services to low-income working families.

National Earned Income Tax Credit Outreach Campaign <http://eitcoutreach.org>

This group of community organizations, employers, social service programs, and government agencies, promotes the Earned Income Credit, Child Tax Credit, and free tax filing assistance for low- and moderate-income workers.

### **SAVINGS PROGRAMS**

America Saves <http://www.americasaves.org>

A national coalition of nonprofit, corporate, and government organizations working to help individuals and families save and build wealth through informational material, workshops, wealth coaches, and no- or low-balance savings accounts at local banks and credit unions. *(See local links under each state.)*

Bank On programs <http://joinbankon.org>

Federally sponsored programs led by city of state coalitions to bring together financial institutions and their communities to offer free or low-cost bank accounts and financial education for families. *(See local links under each state.)*

### **CREDIT AND DEBT COUNSELORS**

National Foundation for Credit Counseling (NFCC) <http://www.nfcc.org>

A national network of consumer credit counseling organization. Member organizations are accredited by NFCC and provide their services at low or no cost. *(Local counselors can be found using the locator: [http://www.nfcc.org/FirstStep/firststep\\_03.cfm](http://www.nfcc.org/FirstStep/firststep_03.cfm))*

### **FEDERAL AND STATE BENEFITS**

Benefits.gov <http://www.benefits.gov>

A Federal website to provide citizens with easy, online access to government benefit and assistance programs in order to reduce the expense and difficulty of interaction with the government while increasing citizen access to government benefit information.

### **RESEARCH, ADVOCACY, AND GOVERNMENT ORGANIZATIONS**

Cities for Financial Empowerment <http://www.cfecoalition.org>

Cities for Financial Empowerment (CFE) brings together pioneering municipal governments from across the country that have begun to use their power and positions to advance innovative financial empowerment initiatives.

Center for Social Development (CSD) at Washington University in St. Louis, MO  
<http://csd.wustl.edu>

Through innovation, research, and policy development, CSD makes intellectual and applied contributions in social development theory, evidence, community projects, and public policy.

Corporation for Enterprise Development (CFED) <http://cfed.org>

CFED is a national nonprofit working to bring economic opportunities to low-income people by focusing on savings and financial security, affordable housing, entrepreneurship, and economic development.

D2D Fund (Doorway to Dreams) <http://www.d2dfund.org>

Doorways to Dreams (D2D) Fund strengthens the financial opportunity and security of low and moderate income consumers by innovating, incubating and stimulating new financial products and policies.

FDIC Economic Inclusion <http://www.economicinclusion.gov>

The FDIC Economic Inclusion website includes the results from the 2009 FDIC National Survey of Unbanked and Underbanked Households, along with information about the FDIC's multiple initiatives to promote access to mainstream banking.

FDIC Regional and Field Offices <http://www.fdic.gov/about/contact/directory>

Local offices of the Federal Deposit Insurance Corporation can assist in making connections with banks and credit unions. *(See local links under each state.)*

Federal Reserve Banks, Community Development Offices

Each Federal Reserve has a Community Development Office that promotes community development in a variety of ways from researching to developing financial literacy curriculum to conducting outreach and more. *(See local links under each state.)*

Institute on Assets and Social Policy at Brandeis University in Waltham, MA

<http://iasp.brandeis.edu/>

The Institute on Assets and Social Policy is a research institute at the Heller School for Social Policy and Management at Brandeis University, dedicated to promoting a better understanding of how assets and asset-building opportunities improve the well-being and financial stability of individuals and families left out of the economic mainstream.

## **Illinois Financial Asset Building Resources**

### **ASSET BUILDING COALITION**

Illinois Asset Building Group

<http://www.illinoisassetbuilding.org/resources/>

A statewide coalition work to build personal and financial assets, increase opportunities for savings and investment, protect existing personal and financial assets, promote financial education, and develop Children's Savings Accounts.

### **CFED SCORECARD**

<http://scorecard.assetsandopportunity.org/2012/state/il>

See in Appendix *Memo: Assets & Opportunity Scorecard: Select Outcome Measure Definitions and Explanations* for further explanation of CFED Scorecards.

### **INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAMS**

**AFI Grantees**      Source: <http://idaresources.org/afigrantees>

Catholic Charities of the Archdiocese of Chicago  
312-655-7322      <http://www.catholiccharities.net>  
Service Area: Chicago

Community Action Partnership of Lake County  
847-249-4330      <http://caplakecounty.org>  
Service Area: Lake County--focus on Head Start, Weston House Transitional Housing Program, CSBG, and Teen Career Reach and Employment Connections North participants; as well as referrals from non-profits and various state programs

Illinois Department of Human Services, Asset Illinois program  
312-793-3819      <http://www.dhs.state.il.us/page.aspx?item=30821>  
Service Area: In partnership with the US Dept. of Health and Human Services, the IL Housing Development Authority, and the Partnership for Homeownership the Assets Illinois program provides IDAs for home ownership and secondary education.

### **FINANCIAL EDUCATION**

Illinois Department of Human Services in conjunction for the University of Illinois Extension, Financial Literacy Services

<http://cfe.ace.illinois.edu/mymoney/>

The All My Money curriculum was developed for low-income individuals and is administered by trained instructors in six sites in Illinois.

Chinese American Service League

312-791-0418

2121 South Tan Court, Chicago, IL 60616

Offers both stand alone financial education workshops and seven-week long series of courses covering multiple topics.



Heartland Human Care Services, Inc.  
773-728-5960

4411 N. Ravenswood Ave., Chicago, IL 60640

Wealth & Wellness financial education program consists of 8, 2-hour lessons on topics such as identifying values, budgeting strategies, how to choose and use and bank or credit union, understanding credit & credit reports, and planning for the future. Upon completion of 5 workshops (10 hours), participants receive a certificate of completion from the State of Illinois Department of Financial and Professional Regulation. Workshop times and locations vary. Current locations include Englewood, West Englewood, Humbolt Park, Hyde Park, Rogers Park, West Lawn, and Uptown. All workshops are open to the public. Contact the Asset Building team at Heartland Human Care Service for more information.

National Latino Education Institute  
773-247-0707

2011 West Pershing Road, Chicago, IL 60609

FFLS workshops are free and open to the community. Topics cover basic financial literacy concepts such as, opening and managing checking and savings accounts, understanding banking accounts, basic budgeting and understanding and using credit wisely. Emphasis is placed on familiarizing participants with issues such as money management, establishing and keeping a healthy credit history and choosing a financial institution according to individual needs.

Near West Side Community Development Corporation  
312-733-9403

2145 West Maypole Ave., Unit A, Chicago, IL 60612

Offers free financial coaching to help individuals with budgeting, saving strategies, and credit issues.

North Lawndale Employment Network  
773-683-1825

3726 West Flournoy, Chicago, IL 60624

Offers a workshop once a month called "Check it Out" which teaches people how to open, choose, and maintaining a checking account. Individual financial counseling and one-one-one sessions are also available.

North Side Community Credit Union  
773-769-5800

1011 W. Lawrence Avenue, Chicago, IL 60640

Full list of services:

[http://www.northsidecommunityfcu.org/new\\_products\\_and\\_services.html](http://www.northsidecommunityfcu.org/new_products_and_services.html)

Partners in Community Building, Inc.  
312-328-0873

3424 South State Building, Chicago, IL 60616

Offers workshops to increase basic understanding personal finance. Topics include basic economic principles, cash flow and asset creation, establishing financial priorities and goals, budgeting, the role of financial institutions/banking, credit/debt management along with wealth-building in homeownership, saving, insurance, and real estate investments.

The Resurrection Project

312-666-1323

1818 South Paulina, Chicago, IL 60608

The Resurrection Project financial education program is called "Journey to Financial Wellness/Viaje A Su Bienstar Financiero." Participants attend six 2 hour sessions and receive a certificate upon completion.

YWCA: Economic Empowerment Services

Classes range from short workshops and seminars to multi-day trainings and are located at various sites. Multi-day trainings cover a full financial education curriculum, workshops and seminars are focused on topics such as identify theft, credit, borrowing and retirement. The Glendale Heights location offers classes in Spanish. [www.ywcachicago.org](http://www.ywcachicago.org)

- *Laura Parks and Mildred Francis Center*  
6600 S. Cottage Grove Ave., Chicago, IL 60637  
773.955.3100
- *Westside Center, Provider Services*  
5080 West Harrison Street, Chicago, IL 60644  
773.921.5645
- *South Suburban Center*  
320 West 202<sup>nd</sup> Street, Chicago Heights, IL 60411  
708.754.0486
- *Patterson and McDaniel Family Center*  
55 North Ave., Glendale Heights, IL 60139  
630.790.6600

The Black Star Project, Parent University Program

773-285-9600

3509 South Martin Luther King Drive, Suite 2B, Chicago, IL 60653

The Toyota/Black Star Parent University was created for parents who need additional support to build stronger families and ensure the proper education of their children. Classes are available in Spanish. Local parenting experts, who serve as "professors", teach courses that range from educating parents about conflict resolution to developing their family's financial literacy.

Humboldt Park Social Services, Center for Working Families Program

773-342-6210

3051 West Armitage Ave, Chicago, IL 60647

The Center for Working Families (CWF) helps participants become more financially secure by assisting them to get and keep jobs, enter and complete training, access public benefits for which they are eligible, and learn how to manage their money. Participants can access one-on-one financial counseling, learning budgeting, debt management and financial literacy.

Bethel New Life, Smart Savers Program

773-473-7870

4950 West Thomas, Chicago, IL 60651

Bethel's financial education program, the \$mart Savers Program, helps individuals and families save towards the purchase of a home, for a small business, or for post-secondary education. Financial education classes are held in the evening for up to 8 weeks. The financial education

classes help participants develop financial planning, budgeting, and debt management skills; as well as build awareness of banking, investing, and other higher cost lending sources.

### VITA SITES

Internal Revenue Service (IRS) VITA Site Listing

Online locator: <http://www.irs.gov/individuals/article/0,,id=253069,00.html>

Hotline: 1-800-906-9887

The Center for Economic Progress, Free tax-preparation site listings

312-252-0280 <http://www.economicprogress.org/>

29 E. Madison, Suite 900, Chicago, IL 60602

Ladder Up, Free tax-preparation sites listings

312-409-1555 [http://www.qoladderup.org/service\\_location.php](http://www.qoladderup.org/service_location.php)

### SAVINGS PROGRAMS

Bank On programs in Illinois <http://joinbankon.org/programs/>

- Bank On Aurora  
Ben Noven, Director of Financial Education, Office of the IL State Treasurer  
312-814-1247 [BNoven@treasurer.state.il.us](mailto:BNoven@treasurer.state.il.us)  
<http://www.bankonillinois.org/aurora/index.php>
- Bank On Carbondale  
Ben Noven, *see above*  
<http://www.bankonillinois.org/carbondale/about.php>
- Bank On Chicago  
Cara Castellana, City of Chicago Treasurer's Office  
312-744-3363 [Cara.Castellana@cityofchicago.org](mailto:Cara.Castellana@cityofchicago.org)  
<http://bankonchicago.com>
- Bank On Illinois  
Ben Noven, *see above*  
<http://bankonillinois.org>
- Bank On Rockford  
Ben Noven, *see above*  
<http://www.bankonillinois.org/rockford/about.php>

Illinois Jump\$tart <http://www.jumpstart.org/states-illinois.html>

Michael L Beacham, 847-234-9477 x202, [MLB@MSGen.com](mailto:MLB@MSGen.com)

910 Sherwood Drive, Ste. 17, Lake Bluff, IL 60044

America Saves <http://www.americasaves.org>

- Champaign Co./Urbana Saves  
Kathy Sweedler, [ksweedler@illinois.edu](mailto:ksweedler@illinois.edu)  
[www.champaigncountysaves.org](http://www.champaigncountysaves.org)
- Illinois Saves  
Mario Pantoja, [Mario.pantoga@illinois.gov](mailto:Mario.pantoga@illinois.gov)  
[www.illinois-saves.org](http://www.illinois-saves.org)
- University of Illinois Saves  
Andrea Pellegrini, [apelleg3@uillinois.edu](mailto:apelleg3@uillinois.edu)  
[www.universityillinoissaves.org](http://www.universityillinoissaves.org)

- Young Illinois Saves  
Tracy Frizzell, [tfrizzell@econcouncil.org](mailto:tfrizzell@econcouncil.org)  
<http://www.youngillinoisaves.org>

### CREDIT AND DEBT COUNSELORS

The following are affiliated agencies with the National Foundation for Credit Counseling.

#### GreenPath Debt Solutions

800-550-1961 <http://www.greenpath.com>

- Moline, 5306 Avenue of the Cities, Suite A
- Chicago, 20 N. Wacker Drive, Suite 1928

#### Clear Point Credit Counseling Solutions

877-422-9045 <http://www.clearpointcreditcounselingsolutions.org>

- Belleville, 131 Lincoln Place Court, Suite 401
- Marion, 1616 West Main St., Suite 401
- Quincy, 636 Hampshire Street, Suite 204
- Springfield, 975 South Durkin Dr., Suite 202

#### Chestney Health Systems

<http://www.chestnut.org>

- Bloomington, 1003 Martin Luther King Drive, 309-820-2500
- Granite City, 50 Northgate Industrial Drive, 618-877-4420
- Maryville, 2148 Vadalabene Drive, 618-288-3100
- Belleville, 12 North 64<sup>th</sup> Street, 618-397-0900

### FEDERAL AND STATE BENEFITS

Benefits.gov <http://www.benefits.gov>

### OTHER CONTACTS

FDIC Regional and Field Offices for Illinois <http://www.fdic.gov/about/contact/directory>

- Chicago Regional Office, 800-944-5343, 300 South Riverside Plaza, Suite 1700
- Chicago Field Office, 630-241-0359 (Downers Grove, IL)
- Champaign Field Office, 217-352-2228
- Mount Vernon Field Office, 618-244-5600
- Princeton Field Office, 815-875-2319
- Springfield Field Office, 217-793-1280

Chicago Federal Reserve (7<sup>th</sup> District, Community Development & Policy Studies)

*Northern Illinois*

[http://www.chicagofed.org/webpages/utilities/about\\_us/community\\_development\\_and\\_policy\\_studies.cfm](http://www.chicagofed.org/webpages/utilities/about_us/community_development_and_policy_studies.cfm)

William Testa, Vice President and Director of Regional Research 312-322-5791

St. Louis Federal Reserve (8<sup>th</sup> District), Community Development Office

*Southern Illinois*

[http://www.stlouisfed.org/community\\_development/](http://www.stlouisfed.org/community_development/)

Glenda Wilson, Officer 314-444-8317



Further Contacts: [http://www.stlouisfed.org/community\\_development/staff\\_directory.cfm](http://www.stlouisfed.org/community_development/staff_directory.cfm)

## **Indiana Financial Asset Building Resources**

### **ASSET BUILDING COALITION**

Southern Indiana Asset Building Coalition <http://assetbuildingcoalition.org/>

### **CFED SCORECARD**

<http://scorecard.assetsandopportunity.org/2012/state/in>

See in Appendix *Memo: Assets & Opportunity Scorecard: Select Outcome Measure Definitions and Explanations* for further explanation of CFED Scorecards.

### **INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAMS**

**AFI Grantees**      Source: <http://idaresources.org/afigrantees>

Community Action of Southern Indiana, Inc.  
812-288-6451      <http://www.casi1.org>  
Service Area: Clark, Floyd, and Harrison Counties

Indiana Housing and Community Development Authority  
317-232-3560      <http://www.in.gov/ihcda>  
Service Area: State of Indiana

#### **Subgrantees**

Action, Inc. of Delaware & Grant Counties, Muncie  
Affordable Housing Corporation, Marion  
Area Five Agency on Aging and Community Services, Logansport  
Area IV Agency on Aging and Community Action Program, Inc, Lafayette  
Combined Community Services, Warsaw  
Community Action of Northeast Indiana, Inc., Fort Wayne  
Community Action Program of Evansville, Evansville  
Community Action Program, Inc. of Western Indiana, Covington  
Dubois-Pike-Warrick Economic Opportunity Committee, Inc., Jasper  
Eastside Community Center, Columbus  
Housing Assistance Office, South Bend  
Housing Opportunities, Inc., Valparaiso  
Human Services, Inc., Columbus  
Interlocal Community Action Program, Inc., New Castle  
Lincoln Hills Development Corporation, Tell City  
Muncie Homeownership & Development Center, Muncie  
Pathfinder Services, Inc., Huntington  
Providence Housing Corporation, Inc., West Terre Haute  
Providence Self-Sufficiency, Inc.  
Rural Opportunities, Muncie  
South Bend Housing Authority, South Bend  
South Central CAP, Bloomington  
Southeastern Indiana Economic Opportunity Corp., Aurora  
Southern Indiana Homeownership, Vicennes  
Terre Haute Housing Authority Development Corp., Terre Haute

John H. Boner Community Center  
317-808-2342      <http://jhbcc.org>  
Service Area: Near-east side of Indianapolis, with a focus on female ex-offenders

LaCasa of Goshen, Inc.  
574-533-4450 x12      <http://lacasagoshen.org>  
Service Area: Elkhart County

United Way of Greater Lafayette and Tippecanoe County  
765-742-9077  
Service Area: Tippecanoe County

## FINANCIAL EDUCATION

### VITA SITES

Internal Revenue Service (IRS) VITA Site Listing  
Online locator: <http://www.irs.gov/individuals/article/0,,id=253069,00.html>  
Hotline: 1-800-906-9887

### SAVINGS PROGRAMS

Bank On programs in Indiana: <http://joinbankon.org/programs/>

- Bank On Evansville  
Emily Baxter, Community Impact Manager, United Way of Southwestern Indiana  
812-412-7472      [ebaxter@unitedwayswi.org](mailto:ebaxter@unitedwayswi.org)  
<http://www.bankonevansville.org>
- Bank On Fort Wayne  
Brent Wake, Community Liaison, Office of the Mayor, City of Fort Wayne  
260-427-1111      [brent.wake@cityoffortwayne.org](mailto:brent.wake@cityoffortwayne.org)  
<http://www.bankonfortwayne.org>
- Bank On Indiana  
Patty Avery, Old National Bank  
812-465-7278      [patty.avery@oldnational.com](mailto:patty.avery@oldnational.com)
- Bank On Indy  
Natalie Clayton, Deputy Director, Greater Indianapolis Progress Committee  
317-327-3625      [nclayton@indy.gov](mailto:nclayton@indy.gov)  
<http://www.bankonindy.org>
- Bank On Knox County  
Amanda Quirk, United Way of Knox County and City of Vincennes  
812-882-3624      [knox@unitedwayofknoxcounty.org](mailto:knox@unitedwayofknoxcounty.org)  
[http://joinbankon.org/programs/knox\\_county\\_in](http://joinbankon.org/programs/knox_county_in)
- Bank On Marion  
Abby Diehl, Affordable Housing & Development Corporation  
[abby@ahcgrantcounty.com](mailto:abby@ahcgrantcounty.com)
- Bank On Muncie

Karen Hemberger, United Way of Delaware County  
765-288-5586 khmeberger@uwdcin.org  
<http://www.invitedtoliveunited.org/index/bankonmuncie.asp>

- Bank On Northwest Indiana  
David Sikes, Lake Area United Way  
219-923-2302 x303 dsikes@lauw.org  
[http://www.lauw.org/bank\\_on\\_NWI.php](http://www.lauw.org/bank_on_NWI.php)
- Bank On Tippecanoe  
Jennifer Million, Finance & Community Impact Director, United Way of Greater Lafayette  
765-742-9077 jmillion@uw.lafayette.in.us  
<http://www.bankontippecanoe.org>

Indiana Jump\$tart Coalition <http://www.jumpstart.org/states-indiana.html>  
Eric Ogle, President (Indiana Department of Education)

America Saves <http://www.americasaves.org>

- Indiana Saves  
David Evans, [daevans@purdue.edu](mailto:daevans@purdue.edu)  
[www.indianasaves.org](http://www.indianasaves.org)
- Indy Saves  
Rebecca Haynes-Bordas, [haynesar@purdue.edu](mailto:haynesar@purdue.edu)  
[www.indysaves.org](http://www.indysaves.org)

### CREDIT AND DEBT COUNSELORS

The following are affiliated agencies with the National Foundation for Credit Counseling.

GreenPath Debt Solutions  
800-550-1961 <http://www.greenpath.com>

- Mishawaka, 245 Edison Road, Suite 230
- Elkhart, 500 N. Nappanee St., Suite 7A

Apprisen Financial Advocates  
<http://www.apprisen.com>

- Columbus, 1531 13<sup>th</sup> Street, Suite 1360, 812-372-1015
- Evansville, 5401 Vogel Road, Suite 230, 812-422-1108
- Indianapolis, 615 N. Alabama Street, Suite 134, 317-266-1300
- Muncie, 2803 N. Oakwood Ave., 765-284-7154
- New Albany, 3602 Northgate Court, Suite 37A, 812-948-8009

CCCS of Northeastern Indiana  
800-432-0420

- Auburn, 117 W. 9<sup>th</sup> Street
- Fort Wayne 4105 W. Jefferson Blvd.
- Huntington, 200 West Market Street
- Kendallville, 126 Rush Street
- Warsaw, 850 N. Harrison



### FEDERAL AND STATE BENEFITS

Benefits.gov <http://www.benefits.gov>

### OTHER CONTACTS

FDIC Regional and Field Offices for Indiana <http://www.fdic.gov/about/contact/directory>

- Chicago Regional Office, 800-944-5343, 300 South Riverside Plaza, Suite 1700
- Indianapolis Field Office, 317-576-5785

Chicago Federal Reserve (7<sup>th</sup> District, Community Development & Policy Studies)

*Northern Indiana*

[http://www.chicagofed.org/webpages/utilities/about\\_us/community\\_development\\_and\\_policy\\_studies.cfm](http://www.chicagofed.org/webpages/utilities/about_us/community_development_and_policy_studies.cfm)

William Testa, Vice President and Director of Regional Research 312-322-5791

St. Louis Federal Reserve (8<sup>th</sup> District), Community Development Office

*Southern Indiana*

[http://www.stlouisfed.org/community\\_development/](http://www.stlouisfed.org/community_development/)

Glenda Wilson, Officer 314-444-8317

Further Contacts: [http://www.stlouisfed.org/community\\_development/staff\\_directory.cfm](http://www.stlouisfed.org/community_development/staff_directory.cfm)

## **Michigan Financial Asset Building Resources**

### **ASSET BUILDING COALITION**

Michigan Asset Building Coalition

<http://www.cedam.info/policy/abpp/index.php>

Michigan Asset Building Policy Project

<http://www.cedam.info/abpp> 517-485-3588

Director: Ross Yednock yednock@cedam.info

Program Coordinator: Megan Kursik kursik@cedam.info

### **CFED SCORECARD**

<http://scorecard.assetsandopportunity.org/2012/state/mi>

See in Appendix *Memo: Assets & Opportunity Scorecard: Select Outcome Measure Definitions and Explanations* for further explanation of CFED Scorecards.

### **INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAMS**

**AFI Grantees** Source: <http://idaresources.org/afigrantees>

Community Action Agency of Jackson

517-784-4800 <http://www.caajih.org>

Service Area: Barry, Berrien, Branch, Calhoun, Cass, Clinton, Eaton, Hillsdale, Ingham, Jackson, Kalamazoo, Lenawee, Monroe, St. Joseph, Shiawassee, Van Buren, and Washtenaw Counties

#### Subgrantees

Capital Area Community Services (Ingham County), Lansing  
Capital Area Community Services (Shiawassee County), Owosso  
Franklin Street Community Housing Corp., Lansing  
Housing Services for Eaton County, Charlotte  
Kalamazoo Neighborhood Housing Services, Kalamazoo  
Monroe County Opportunity Program, Monroe  
POWER, Inc., Ann Arbor  
Southwest Michigan CAA, Benton Harbor

Inner City Christian Federation

616-336-9333 <http://www.iccf.org>

Service Area: Southwestern Michigan

#### Subgrantees

Grand Rapids Opportunities for Women (GROW), Grand Rapids  
NCCS Center for Nonprofit Housing, Fremont  
Neighbors Plus Staff, Holland  
New Development Corp., Grand Rapids

Keweenaw Bay Ojibwa Housing and Community Development Corp.  
906-353-7117  
Service Area: Residents in and around L'Anse Reservation

Legal Services of Eastern Michigan  
810-234-2621 <http://www.lsem-mi.org>  
Service Area: Low income residents in Flint, Michigan metropolitan area.

Northwest Michigan Community Action Agency, Inc.  
231-947-3780 <http://www.nmcaa.net>  
Service Area: Alcona, Alpena, Antrim, Arenac, Baraga, Bay, Benzie, Charlevoix, Cheboygan, Chippewa, Clare, Crawford, Delta, Emmet, Gladwin, Gogebic, Grand Traverse, Houghton, Iosco, Isabella, Kalkaska, Keweenaw, Leelanau, Mecosta, Midland, Missaukee, Montmorency, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Presque Isle, Roscommon, and Wexford Counties

**Subgrantees**

BHK Child Development Board, Houghton  
Gogebic-Ontonagon Community Action Agency, Bessemer  
Mid-Michigan Community Action Agency, Farwell  
Northeastern Michigan Community Services Agency, Alpena

Oakland Livingston Human Services Agency  
248-209-2691 <http://www.olhsa.org>  
Service Area: Genesee, Huron, Lapeer, Livingston, Macomb, Michigan, Oakland, Saginaw, St. Clair, Sanilac, Tuscola, and Wayne Counties

**Subgrantees**

Community Action Agency of Saint Clair County (formerly EOC), Port Huron  
Flint Area Enterprise Community, Inc., Flint  
Flint Neighborhood Improvement Preservation Project, Flint  
Human Development Commission, Caro  
Lighthouse Community Development, Pontiac  
Lighthouse of Oakland County, Pontiac  
Macomb County CSA, Clinton  
Saginaw Family Network, Saginaw  
Saginaw Habitat for Humanity, Saginaw  
Wayne Metro CAA, Wyandott

Ojibwa Housing Authority and Ojibwa Community College  
906-353-7117  
Service Area: The Ojibwa Housing Authority and Ojibwa Community College target eligible residents of KBIC in and around L'Anse Reservation in Michigan's remote Upper Peninsula

United Way for Southeastern Michigan  
313-226-9487 <http://www.uwsem.org>  
Service Area: Macomb, Oakland, and Wayne Counties

**Subgrantees**

Coalition on Temporary Shelter (COTS), Detroit  
Common Ground Sanctuary, Royal Oak

Detroit Entrepreneurship Institute, Detroit  
Focus Hope, Detroit  
Habitat for Humanity – Detroit  
Neighborhood Service Organization, Detroit  
New Haven Medical Center and Community Services, New Haven  
Southwest Housing Solutions, Detroit  
YMCA Detroit  
YWCA Western Wayne, Inkster

Michigan IDA Partnership (MIDAP)

<http://midap.info>

Includes five regional coordinating organizations (<http://midap.info/contact>)

#### **FINANCIAL EDUCATION**

Michigan Jump\$tart Coalition

<http://www.mijumpstartcoalition.org>

#### **VITA SITES**

Internal Revenue Service (IRS) VITA Site Listing

Online locator: <http://www.irs.gov/individuals/article/0,,id=253069,00.html>

Hotline: 1-800-906-9887

#### **SAVINGS PROGRAMS**

Bank On programs in Michigan <http://joinbankon.org/programs>

- Bank On Detroit  
Natalie Massey, Executive Director, Bank On Detroit  
313-224-7892      [masseyna@detroitmi.gov](mailto:masseyna@detroitmi.gov)  
<http://www.bankondetroit.org>
- Bank On Kalamazoo  
Pam Burpee, Program & Resource Developer, Kalamazoo County Poverty Reduction Initiative  
<http://bankonkalamazoo.weebly.com/index.html>

Michigan Jump\$tart

<http://www.mijumpstartcoalition.org/>

Save to Win (prize-linked savings program)

<http://www.savetowin.org>

Currently, no America Saves programs in Michigan <http://www.americasaves.org>

### CREDIT AND DEBT COUNSELORS

The following are affiliated agencies with the National Foundation for Credit Counseling.

#### GreenPath Debt Solutions

800-550-1961 <http://www.greenpath.com>

- Ann Arbor, 315 East Eisenhower, Suite 206
- Battle Creek, 131 E. Columbia Ave., Suite 112
- Brighton, 211 North Firth St., Suite 300
- Detroit, 2111 Woodward Ave., Suite 906
- Farmington Hills, 38505 County Club Drive, Suite 120
- Flint, 2222 South Linden Road., Suite D
- Gaylord, 440 West Main Suite C
- Grand Rapids, 3210 Eagle Run Dr. NE, Suite 102
- Ironwood, 629 West Cloverland Drive, Suite 9
- Jackson, 211 West Ganson
- Lansing, 612 South Creyts Rd., Suite C
- Marquette, 712 Chippewa Square, Suite 102
- Monroe, 826 S. Monroe St.
- Muskegon, 800 Ellis Rd., Suite 269
- Port Huron, 3051 Commerce Drive, Suite 3
- Portage, 7127 S. Westnedge Ave., Suite 5C
- Roseville, 27085 Gratiot Ave., Suite 103
- Saginaw, 4600 Fashion Square Blvd., Suite 202
- Southfield, 26555 Evergreen Rd., Suite 1060
- Taylor, 8750 S. Telegraph, Suite 100
- Traverse City, 10850 E. Traverse Hwy, Suite 2280
- Troy, Northfield Plaza II, 5700 Crooks Rd., Suite 202
- Utica, 11111 Hall Road, Suite 422
- Westland, 38545 Ford Road, Suite 202

### FEDERAL AND STATE BENEFITS

Benefits.gov <http://www.benefits.gov>

#### MiBridges

<https://www.mibridges.michigan.gov/access>

#### Michigan Benefits Access Initiative (MBAI)

Rick Fairly, Eligibility Specialist Supervisor

517-482-4161 FairleyR@michigan.gov

[http://www.miccd.org/michigan\\_benefits\\_access\\_initi.php](http://www.miccd.org/michigan_benefits_access_initi.php)

### OTHER CONTACTS

FDIC Regional and Field Offices for Michigan <http://www.fdic.gov/about/contact/directory>

- Chicago Regional Office, 800-944-5343, 300 South Riverside Plaza, Suite 1700
- Detroit Field Office, 734-462-2484 (Livonia, MI)
- Grand Rapids Field Office, 616-942-8391

Minneapolis Federal Reserve (9<sup>th</sup> District), Community Development Office  
*Upper Peninsula*

[http://www.minneapolisfed.org/community\\_education/community/program/](http://www.minneapolisfed.org/community_education/community/program/)

Richard M. Todd, Vice President Community Development 612-204-5864

Michael Grover, Community Development Manager 612-204-5172

Further contacts:

[http://www.minneapolisfed.org/community\\_education/community/program/contacts.cfm](http://www.minneapolisfed.org/community_education/community/program/contacts.cfm)

Chicago Federal Reserve (7<sup>th</sup> District, Community Development & Policy Studies)  
*Lower Peninsula*

[http://www.chicagofed.org/webpages/utilities/about\\_us/community\\_development\\_and\\_policy\\_studies.cfm](http://www.chicagofed.org/webpages/utilities/about_us/community_development_and_policy_studies.cfm)

William Testa, Vice President and Director of Regional Research 312-322-5791

## Minnesota Financial Asset Building Resources

### **ASSET BUILDING COALITION**

Minnesota Financial Fitness Network (MFFN)  
Mary Jo Katras, [mkatras@umn.edu](mailto:mkatras@umn.edu), 612-625-2707

### **LEGISLATIVE TASK FORCE**

Ladders Out of Poverty Task Force  
Greg Hubinger [greg.hubinger@lcc.leg.mn](mailto:greg.hubinger@lcc.leg.mn)  
<http://www.commissions.leg.state.mn.us/ladder/ladder.html>

### **CFED SCORECARD**

<http://scorecard.assetsandopportunity.org/2012/state/mn>  
See in Appendix *Memo: Assets & Opportunity Scorecard: Select Outcome Measure Definitions and Explanations* for further explanation of CFED Scorecards.

### **INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAMS**

**AFI Grantees**      Source: <http://www.idaresources.org/afigrantees>

American Indian Community Development Organization  
612-813-1610      <http://www.aicdc-mn.org>  
Service Area: American Indian community in the Twin Cities

Lutheran Social Service of Minnesota  
612-771-2566      <http://www.lssmn.org>  
Service Area: State of Minnesota and targeting Payne-Phalen neighborhood in St. Paul

West Central Minnesota Communities Action, Inc.  
218-685-4486 or 800-492-4805      <http://www.wcmca.org>  
Steve Nagel x117    Kate Ouverson x 133  
Service Area: Nine-county Twin Cities metropolitan area.  
Administrator of statewide Family Assets for Independence in Minnesota (FAIM) program.

#### Subgrantees

Anoka County Community Action Program, Blaine  
Arrowhead Economic Opportunity Agency, Virginia  
Community Action Duluth, Duluth  
Community Action Partnership of Ramsey & Washington Counties, St. Paul  
Community Action Partnership of Suburban Hennepin, Hopkins  
Emerge-City County Federal Credit Union, Minneapolis  
Heartland Community Action Agency, Willmar  
Inter County Community Council, Oklee  
KOOTASCA Community Agency, Grand Rapids  
Lakes & Prairies Community Action Partnership, Moorhead  
Leech Lake Bank of Ojibwe, Leech Lake  
Mahube Community Council, Detroit Lakes  
Mille Lacs Band of Ojibwe Indians, Onamia  
Minnesota Valley Action Council, Mankato

Northwest Community Action, Badger  
Olmsted Community Action Program, Rochester

Otter Tail-Wadena Community Action Council, New York Mills  
Parents in Community Action, Minneapolis  
Prairie Five Community Action Council, Inc., Montevideo  
Scott Carver Dakota CAP Agency, Shakopee  
Southwest Minnesota Opportunity Council, St. Paul  
Tri County Action Program, Waite Park  
Tri County Community Action, Brainerd  
Tri-Valley Opportunity Counsel, Crookston  
Western Community Action, Marshall  
Women Venture, St. Paul

### FINANCIAL EDUCATION

Help Minnesota Save <http://helpmnsave.org/>

Pam Johnson 651-645-7425 x2

Administered by Minnesota Community Action Partnership, with support from the DHS-Office of Economic Opportunity.

A website providing resources about financial literacy, IDA's, taxes, asset building, and more for the staff of organizations working with consumers.

Financial Fitness Community <http://unitedfrontmn.org/financial-fitness/>

A group of private and public stakeholders, sharing knowledge and resources to advance the financial well-being of Minnesota individuals and families. Partners with Minnesota Financial Fitness Network (MFFN) and Claim It!

University of Minnesota Extension, Personal Finance [http://www.extension.org/personal\\_finance](http://www.extension.org/personal_finance)

Provides resources on many topics, ranging from managing money in tough times, to consumer credit, children and money, legal topics, retirement planning, and more.

### VITA SITES

Internal Revenue Service (IRS) VITA Site Listing

Online locator: <http://www.irs.gov/individuals/article/0,,id=253069,00.html>

Hotline: 1-800-906-9887

AccountAbility Minnesota

<http://www.accountabilitymn.org/>

This group of tax officials and trained volunteers provide thousands of hours of tax preparation and financial education services to low- and moderate-income individuals.

### SAVINGS PROGRAMS

Currently, no Bank On programs in Minnesota <http://joinbankon.org/programs>

Minnesota Jump\$tart <http://www.jumpstart.org/states-minnesota.html>



Currently, no America Saves programs in Minnesota <http://www.americasaves.org>

### CREDIT AND DEBT COUNSELORS

The following are affiliated agencies with the National Foundation for Credit Counseling.

The Village Family Service Center

800-450-4019 [www.helpwithmoney.org](http://www.helpwithmoney.org)

- Alexandria, 460 Northside Drive, #5
- Brainers, 200 S. 6<sup>th</sup> St.
- Crystal, Crystal Square Building, 700 57<sup>th</sup> Ave N., Suite 105
- St. Cloud, Strea Financial Building, 4140 Thielman Lane, Suite 303

Lutheran Social Service Financial Counseling

888-577-2227 [www.lssmn.org](http://www.lssmn.org)

- Brainerd, 318 West Laurel Street
- Duluth, 424 W. Superior St., Suite 600
- Eveleth, 302 Grant Ave.
- Mankato, 710 S. Second Street
- Minneapolis, The Center for Changing Lives, 2400 Park Ave.
- St. Louis Park, Community Action for Suburban Hennepin, 8800 Hwy. 7, Suite 401
- St. Paul, Capitol Professional Building, 590 Park Street, Suite 310
- St. Paul, Eastside Financial Center, 965 Payne Avenue, Suite 201
- University of MN (students only), Boynton Health Service, Room 447, UMN Main Campus
- Willmar, 1601 Hwy 12 E., Suite 6

Family Means

- Stillwater, 1875 Northwestern Ave., 651-439-4840
- Minneapolis/St. Paul, 3433 NE Broadway St., Suite 245
- Rochester, 903 W. Center Street, Suite 200
- Minnetonka, Woodside Complex Bldg #2, 10560 Wayzata Blvd, #11, 651-789-4014
- Eau Claire Office, 2194 East Ridge Center, 715-834-8500

### FEDERAL AND STATE BENEFITS

Benefits.gov <http://www.benefits.gov>


### OTHER CONTACTS

FDIC Regional and Field Offices for Minnesota <http://www.fdic.gov/about/contact/directory>

- Kansas City, MO Regional Office, 800-209-7459, 1100 Walnut St., Ste. 2100
- Mankato Field Office, 507-388-6318
- Minneapolis Field Office, 763-531-0440 (New Hope, MN)

Minneapolis Federal Reserve (9<sup>th</sup> District), Community Development Office

[http://www.minneapolisfed.org/community\\_education/community/program/](http://www.minneapolisfed.org/community_education/community/program/)



Richard M. Todd, Vice President Community Development 612-204-5864

Michael Grover, Community Development Manger 612-204-5172

Further contacts:

[http://www.minneapolisfed.org/community\\_education/community/program/contacts.cfm](http://www.minneapolisfed.org/community_education/community/program/contacts.cfm)

## **Ohio Financial Asset Building Resources**

### **ASSET BUILDING COALITION**

Policy Matters Ohio

<http://policymattersohio.org/>

A nonprofit policy research organization working to create a more fair, prosperous, sustainable, and inclusive Ohio.

### **CFED SCORECARD**

<http://scorecard.assetsandopportunity.org/2012/state/oh>

See in Appendix *Memo: Assets & Opportunity Scorecard: Select Outcome Measure Definitions and Explanations* for further explanation of CFED Scorecards.

### **INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAMS**

**AFI Grantees**      Source: <http://idaresources.org/afigrantees>

College Now Greater Cleveland

216-241-5587      <http://www.collegenowgc.org>

Service Area: Traditional students in the Cleveland Metropolitan School District, surrounding urban school districts in Cuyahoga County, OH, and adult learners who are returning to college and who meet income guidelines. This grant covers all of Cuyahoga County.

East Columbus Development Co., Inc

614-372-0884

Service Area: Near East Franklin County

Economic and Community Development Institute

614-559-0115      <http://www.ecdi.org>

Service Area: Central Ohio

Hancock Hardin Wyandot Putnam Community Action Commission

419-423-3755      <http://www.hhwpcac.org>

Service Area: Hancock, Hardin, Putnam, and Wyandot Counties

Northwestern Ohio Community Action Commission, Inc.

419-784-2150      <http://www.nocac.org>

Service Area: Defiance, Fulton, Henry, Paulding, and Williams Counties

Ohio Community Development Corporation Association

614-461-6392 x202      <http://www.ohiocdc.org>

Service Area: State of Ohio

#### **Subgrantees**

Adams Brown, Georgetown

Akron Summit, Akron

Buckeye Area Development, Cleveland

Clermont, Clermont

Cleveland Housing Network, Cleveland

Columbiana County CAC, Lisbon

Community Action Partners of Greater Dayton, Dayton  
Community Development for All People, Columbus  
County Corps, Dayton  
Dakota Center, Dayton  
East Akron, Akron  
Famicos Foundation, Cleveland  
Gallia Meigs, Cheshire  
Habitat for Humanity – Wayne County  
HHWP, Findlay  
Homeownership of Greater Dayton, Dayton  
Increase CDC, Columbus  
Jackson-Vinton Community Action, Wellston  
LACCA, Lima  
Liberty Center Connections, Wooster  
Licking County Coalition, Newark  
Logan County MHA, Bellefontaine  
Mt. Pleasant Now, Cleveland  
Northwest Ohio Development Agency, Toledo  
Ohio CDC Association, Columbus  
Ohio Multicounty Development, Akron  
Ohio Valley Opportunities, Madison  
SCOPP, Canton  
SELF, Hamilton  
Smart Money, Cincinnati  
St. Mary's, Cleveland  
Union Miles Community Development Corp., Cleveland  
Young Adult Community Development, Columbus

Sensible Shelter  
937-376-2908 x1056  
Service Area: Greene County, Ohio

United Way of Wayne and Holmes Counties  
330-264-5576 <http://www.uwwayneholmes.org>  
Service Area: Wayne and Holmes counties

WECO Fund, Inc.  
216-458-0250 <http://www.wecofund.com>  
Service Area: Targets eligible participants of the American Red Cross of Greater Cleveland's Nurse Assistant Training Program and Cleveland Botanical Gardens Green Corps Urban Youth Program.

#### **FINANCIAL EDUCATION**

No financial education programs.

#### **VITA SITES**

Internal Revenue Service (IRS) VITA Site Listing  
Online locator: <http://www.irs.gov/individuals/article/0,,id=253069,00.html>  
Hotline: 1-800-906-9887

## SAVINGS PROGRAMS

Bank On programs in Ohio <http://joinbankon.org/programs>

- Bank On Greater Cincinnati  
Yolanda Waldon, Bank On Greater Cincinnati Program Manager, SmartMoney  
Community Services  
513-241-7266      ywaldon@smart-money.org  
[http://joinbankon.org/programs/greater\\_cincinnati](http://joinbankon.org/programs/greater_cincinnati)
- Bank On Toledo  
800-650-4357  
<http://bankontoledo.org>

Ohio Jump\$tart Coalition <http://www.jumpstart.org/states-ohio.html>  
Leslie Blackston-Favors, [contact@themoneyclubhouse.com](mailto:contact@themoneyclubhouse.com)

America Saves <http://www.americasaves.org>

- Cleveland Saves  
David Rothstein, drothstein@policymattersohio.org  
[www.clevelandsaves.org](http://www.clevelandsaves.org)
- Greater Cincinnati Saves  
Betsy DeMatteo, dematteo.15@cfaes.osu.edu  
[www.greatercincinnati.org](http://www.greatercincinnati.org)
- Hancock County Saves  
Melanie Gerlach, gerlach.23@osu.edu  
[www.hancocksaves.org](http://www.hancocksaves.org)
- OSU Saves  
Cathy Beaber, cbeaber@cuofohio.org  
[www.osusaves.org](http://www.osusaves.org)

## CREDIT AND DEBT COUNSELORS

The following are affiliated agencies with the National Foundation for Credit Counseling.

CCCS of Northeastern Ohio

800-355-2227      [www.cccservices.com](http://www.cccservices.com)

- Akron, 2569 Romig Road, 330-861-0980
- Boardman, 8261 Market Avenue North, Suite K, 330-394-2227
- Canton, 2800 Market Avenue North, Suite 18, 330-452-3115
- Cincinnati – Blue Ash, 9545 Kenwood Road, Suite 204, 513-366-4500
- Cincinnati – Northgate, 9600 Colerain Avenue, Suite 405, 513-366-4500
- Cleveland, 12200 Fairhill Road, Suite C140-A, 216-231-5322
- Columbus, 4500 E Broad Street, 614-552-2222
- Columbus – Hillard, 5555 Renner Road, 614-552-2222
- Delaware, 879 West William Street, 740-363-2227

- Grove City, 3894 Broadway, 614-552-2222
- Lima, 1519 N Main Street, Suite 9, 419-227-9202
- Mansfield, One Marion Avenue, Suite 307, 419-526-2962
- Medina, 445 West Livery Street, Suite 230
- Newark, 23 S. Park Place, suite 210, 740-332-5755
- Parma, 5339 Ridge Road, Suite 201, 440-886-1290
- Rocky River, 20545 Center Ridge Rd., Ste. 212, 216-231-5322
- Sandusky, 2531 Columbus Avenue, Suite 4
- Toledo, 457 S. Reynolds Road, 419-531-2227
- Warren, 3050 Elm Road NE, Suite 5, 330-394-2227
- Willoughby, 35104 Euclid Ave., Suite 220, 440-942-0713

CCCS Graceworks Lutheran Services

800-377-2432 <http://www.graceworks.org>

- Dayton, 3131 S. Dixie Drive, Suite 300, 937-643-2227
- Springfield, 204 N. Fountain Ave., 937-325-2898
- Sidney, 1245 Wapakoneta Ave., Suite A, 937-492-1953

Life Span Inc.

<http://www.lifespanohio.org>

- Mason, 7588 Central Parke Blvd., Suite 322, 513-229-0746
- Hamilton, 1900 Fairgrove Ave., 513-868-3210
- Middletown, 1001 Grove Street, 513-424-6888
- West Chester, 8857 Cincinnati Dayton Road, Suite 002, 513-847-4063
- Oxord, 5445 College Corner Pike, Bldg. 2, Office 2, 513-524-9943

**FEDERAL AND STATE BENEFITS**

Benefits.gov <http://www.benefits.gov>

Ohio Benefit Bank <http://www.ohiobenefits.org/>

Free tax assistance, benefits screening, asset building services.

**OTHER CONTACTS**

FDIC Regional and Field Offices for Ohio <http://www.fdic.gov/about/contact/directory>

- Chicago Regional Office, 800-944-5343, 300 South Riverside Plaza, Suite 1700
- Columbus Field Office, 614-985-1970

Cleveland Federal Reserve (4<sup>th</sup> District), Community Development Office

[http://www.clevelandfed.org/community\\_development/index.cfm?DCS.nav=Main](http://www.clevelandfed.org/community_development/index.cfm?DCS.nav=Main)

Paul Kaboth, Vice President and Community Affairs Officer 216-579-2951

Further contacts:

[http://www.clevelandfed.org/about\\_us/contact\\_us/community\\_affairs\\_contacts.cfm?DCS.nav=Local](http://www.clevelandfed.org/about_us/contact_us/community_affairs_contacts.cfm?DCS.nav=Local)

## **Wisconsin Financial Asset Building Resources**

### **ASSET BUILDING COALITION**

Currently, no asset building coalition in the State of Wisconsin.

### **CFED SCORECARD**

<http://scorecard.assetsandopportunity.org/2012/state/wi>

See in Appendix *Memo: Assets & Opportunity Scorecard: Select Outcome Measure Definitions and Explanations* for further explanation of CFED Scorecards.

### **INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAMS**

**AFI Grantees**      Source: <http://www.idaresources.org/afigrantees>

Boys and Girls Club of Greater Milwaukee  
414-267-8150      <http://www.boysgirlsclubs.org>  
Service Area: City of Milwaukee

Subgrantee  
Select Milwaukee, Milwaukee

City of Racine  
262-636-9574      <http://www.cityofracine.org>  
Service Area: City of Racine

Subgrantee  
Racine Safe Neighborhood Alliance, Racine

### **FINANCIAL EDUCATION**

#### **VITA SITES**

Internal Revenue Service (IRS) VITA Site Listing

Online locator: <http://www.irs.gov/individuals/article/0,,id=253069,00.html>

Hotline: 1-800-906-9887

#### **SAVINGS PROGRAMS**

There currently are no Bank On programs in Wisconsin <http://joinbankon.org/programs>

Wisconsin Jump\$tart <http://www.jumpstart.org/states-wisconsin.html>

America Saves <http://www.americasaves.org>

- Wisconsin/Milwaukee Saves  
Wendy Baumann, [wendy.baumann@wwbic.com](mailto:wendy.baumann@wwbic.com)  
[www.wisconsin-saves.org](http://www.wisconsin-saves.org)

- Northwoods Saves  
Corrine Michniak, [nwsaves@yahoo.com](mailto:nwsaves@yahoo.com)  
[www.northwoodssaves.org](http://www.northwoodssaves.org)

### CREDIT AND DEBT COUNSELORS

The following are affiliated agencies with the National Foundation for Credit Counseling.

Lutheran Social Service Financial Counseling

[www.lssmn.org](http://www.lssmn.org)

- Superior, 2231 Catlin Ave., 4<sup>th</sup> Floor

Family Means

<https://www.familymeans.org>

- Eau Claire, 2194 East Ridge Center, 715-834-8500

CCCS of Beloit/Janesville

<http://www.cccsbeloit.org/>

- Beloit, 423 Bluff Street, 866-925-2227
- Janesville, 205 N. Main St., 866-925-2227

CCCS

<http://www.cccsonline.org/>

- CCCS of Fond du Lac, 131 S. Main St., 920-907-4344
- Credit Counseling Center of LaCrosse, 311 A Main St., 608-784-8380
- CCCS of Sheboygan, 1930 N. 8<sup>th</sup> St., 920-458-3784
- CCCS of West Bend, 139 N. Main St. 262-306-9241

Financial Information and Service Center

<http://www.fisc-cccs.org/about.htm>

- Menasha, 1800 Appleton Rd., 920-886-1000
- Green Bay, 1660 W. Madon, 920-569-1598
- Oshkosh, 1600 W. 20<sup>th</sup> Ave., 920-966-1200
- Sturgeon Bay, 57<sup>th</sup> North 12<sup>th</sup> Ave., 920-743-1862
- Waupaca, 805 W. Fulton, 715-942-1599
- Wisconsin Rapids, 2561 Eighth Street South, 715-942-1599

GreenPath Debt Solutions

800-550-1961 <http://www.greenpath.com>

- Madison, 802 W. Broadway, Suite 202
- Milwaukee, 4811 South 76<sup>th</sup> St., Suite 410

### FEDERAL AND STATE BENEFITS

Benefits.gov <http://www.benefits.gov>

### OTHER CONTACTS



FDIC Regional and Field Offices for Wisconsin <http://www.fdic.gov/about/contact/directory>

- Chicago Regional Office, 800-944-5343, 300 South Riverside Plaza, Suite 1700
- Appleton Field Office, 920-733-1009
- Eau Clair Field Office, 715-834-3821
- Madison Field Office, 608-833-0737 (Middleton, WI)
- Milwaukee Field Office, 262-879-0831 (Brookfield, WI)

Minneapolis Federal Reserve (9<sup>th</sup> District), Community Development Office  
*Northwestern Wisconsin*

[http://www.minneapolisfed.org/community\\_education/community/program/](http://www.minneapolisfed.org/community_education/community/program/)

Richard M. Todd, Vice President Community Development 612-204-5864

Michael Grover, Community Development Manager 612-204-5172

Further contacts:

[http://www.minneapolisfed.org/community\\_education/community/program/contacts.cfm](http://www.minneapolisfed.org/community_education/community/program/contacts.cfm)

Chicago Federal Reserve (7<sup>th</sup> District, Community Development & Policy Studies)  
*Southeastern Wisconsin*

[http://www.chicagofed.org/webpages/utilities/about\\_us/community\\_development\\_and\\_policy\\_studies.cfm](http://www.chicagofed.org/webpages/utilities/about_us/community_development_and_policy_studies.cfm)

William Testa, Vice President and Director of Regional Research 312-322-5791

