



**Alliance for Economic Inclusion
Matrix of Financial Literacy Products and Services**

Financial Literacy Tool	Contact Information (include website)	Target Audience	Resource/Curriculum Description (Including Cost)
National or State-Wide Resources			
ACCION Texas	ACCION Texas Janie Barrera, President & CEO 2014 South Hackberry San Antonio, TX 78210 (210) 507-4283 www.acciontexas.org jbarrera@acciontexas.org	Adults.	Offers small business loans and/or technical assistance to small business owners in several locations throughout Texas, including Houston, Austin and San Antonio.
Your Money and You	ACCION USA Andrea Stiles Pullas Director, Financial Literacy 56 Roland Street, Suite 300 Boston, MA 02129 www.yourmoney.accion.org	Low- to moderate-income individuals, with a particular focus on serving the unbanked and underbanked Latino immigrant population.	Free financial education program to help low-to moderate-income individuals improve their financial literacy in four key areas: credit, money management, taxes and insurance, and the fundamentals of running a successful small business. The curriculum is available to the public on-line at www.yourmoney.accion.org and is available in English and Spanish. Some portions of the curriculum are also available in Portuguese. If interested in using <i>Your Money and You</i> , you can use the locator on their website for a provider in your area.
The Road to Home Ownership Homebuyer Education Program	AIG United Guaranty 230 North Elam Street Greensboro, NC 27401 (800) 334-8966 www.ugcorp.com	Homebuyers.	<p><i>The Road to Home Ownership Homebuyer Education Program</i> in English and Spanish PDF versions can be downloaded from the website free of charge. The manuals describe the pre- and post-purchase process with chapters on Preparation, Money Management, the Purchase, and Home Ownership. The manual also includes numerous worksheets, a glossary of mortgage terms, and sample mortgage documents. Also on the website is a condensed version of the manual in English, Spanish and Vietnamese. It covers the main points of purchasing a home in only 24 pages. The booklet can be used in outreach sessions such as at a church, school, employer or other community group. The booklet can be used as a first step to market the full course.</p> <p>Web-based homebuyer education is also available on the website in English, Spanish and Chinese. There is no charge for the web-based course provided the loan the borrower seeks is not government insured. The content mirrors the homebuyer manual but allows the student to complete the course at their convenience. The homebuyer reads the materials in each chapter and answers questions at the end of</p>

			<p>each chapter. The homebuyer must score 80% or better on all four quizzes. Upon completion, AIG United Guaranty electronically sends a Certificate of Completion to the lender (not the borrower). The potential lender must register the homebuyer for the course through the website.</p> <p>A Spanish language DVD is available on the website for \$8. The DVD can be used as an outreach tool or in place of the Spanish Participant's Manual. The DVD provides an interactive approach to key areas in the homebuying process. The DVD is entertaining and culturally friendly. It is targeted for the homebuyer who might not feel comfortable reading printed material in Spanish.</p>
America's Credit Union	America's Credit Union www.creditunion.coop	All ages.	<p>This website has many free online resources for all ages. <i>The Thrive By Five</i> program teaches preschoolers about spending and saving in colorful, interactive activities designed for parents who want to encourage healthy attitudes about money in young children. Available in English and Spanish. This website also has Consumer News and Personal Finance Tips that are timely – targeted for all ages. Lastly, the Educated Investor Center has online resources for the investor.</p>
America Saves	America Saves www.americasaves.org/resources/savings_tip.asp	All ages.	<p>This free online resource has several tips on saving. They can be used directly by consumers or by organizations presenting a workshop on saving. Tips include ideas for saving on food, prescription drugs, banking, insurance, transportation, housing, home heating and cooling, clothing, communications, and entertainment. The website also includes newsletters, links to other resources, and a personal and home wealth calculator.</p>
American Bankers Association	American Bankers Association 1120 Connecticut Avenue, N.W. Washington, DC 20036 (800) BANKERS www.ABA.com The Education Foundation Link: www.aba.com/Consumer+Connection/CNC_aboutef.htm	All ages.	<p>The American Bankers Association Education Foundation provides leadership and banker resources to help consumers take control of their personal finances. They assist the banking industry in teaching personal finance skills in schools and communities. The programs are specifically and uniquely developed for young children, teenagers and adults to provide them with the skills they need to budget, save and manage credit.</p> <p>The website, <i>Consumer Connection</i>, has information about banking services, personal finances and more.</p> <p>Teach Children to Save This program supports banker presentations for K-12 students. Two resource kits are available (Grades K-6 and Grades 7-12) to make presentations easy for bankers and fun for students.</p> <p>Get Smart About Credit eLearning Program Based on the resource kit of the same name, this self-paced interactive program gives</p>

			<p>teens and young adults an online experience where they learn how to obtain and manage credit. Banks can offer this innovative program from their own website branded with their bank logo and color-customized screens.</p> <p>Get Smart About Credit Help teens and young adults get smart about credit. The resource kit has a six-minute video, worksheets and activities. Also includes identity theft information. Suitable for ages 15 - 25.</p> <p>Currently the website also has a link on how to start a Financial Literacy Program: http://www.aba.com/NR/rdonlyres/60CB229E-59E0-465D-9AEA-4A6CF25865D6/42373/10StartingaFinancialEducationProgramatYourBank17.pdf</p> <p>It also has a PDF on using your website to educate. http://www.aba.com/NR/rdonlyres/60CB229E-59E0-465D-9AEA-4A6CF25865D6/42387/10UsingYourWebSiteToEducate17.pdf</p>
American Financial Services Association	American Financial Services Association Education Foundation www.afsaef.org www.moneyskill.org	Adults.	This site offers money management tools, credit advice, credit management support and a free Moneyskill online course.
Annual Credit Report.Com	Annual Credit Report.Com www.annualcreditreport.com	Adults.	This is the only place an individual can receive a free copy of their credit report.
AWARE – Americans Well-Informed on Automobile Retailing Economics	AWARE – Americans Well-Informed on Automobile Retailing Economics www.autofinancing101.org	Car buyers of all ages.	AWARE was formed to build a greater understanding among consumers about how auto financing works. The group aims to ensure that potential buyers of new and used autos have the tools and resources they need to successfully navigate the auto financing process. AWARE educates consumers in a web environment free of advertising or lead generation sales tactics.
Banking Kids	Banking Kids www.bankingkids.com/index_m.html	Children: Preschool, Elementary, Teens	This site includes games and exercises appropriate for all age levels. Topics include money management, budgeting, saving, and banking. Site is colorful and interactive.
BCL of Texas	BCL of Texas Raquel Valdez Business Strategies Coordinator 2212 S. Congress Avenue Austin, TX 78704 (512) 912-9885 rvaldez@bcloftexas.org	Adults and youth.	<p>BCL of Texas furthers economic development by assisting small businesses in Texas. They originate, underwrite and service small business loans. Additionally, the organization provides homebuyer education programs, assists first time homebuyers with the purchase of their first home and <i>Home Retention Solutions</i> helps customers remain responsible and successful homebuyers. Programs offered include:</p> <p><i>BizAid</i>: Free one on one business counseling, business plan development, technical assistance and mentoring.</p> <p><i>Home of Your Own</i>: Homebuyer education. Provided in Austin four times a month.</p>

			<p>Refer to the website for calendar. Offered in English and Spanish.</p> <p><i>Home Retention Solutions:</i> Free mortgage foreclosure prevention counseling by expert counselors. Homeowners get budgeting help, a written financial plan, and assistance contacting their lender.</p> <p><i>Money Matters:</i> Financial literacy for youth through “8 Steps for Achieving Financial Independence”.</p>
The Beehive Money	<p>The Beehive www.thebeehive.org</p>	<p>Low-income families seeking financial assistance on-line.</p>	<p>The Beehive is a multilingual web portal that provides low-income individuals web-based tools and information about financial services, education, jobs, health care, and family. The Beehive Money section includes the following tools:</p> <ul style="list-style-type: none"> • Free Online Tax Preparation for families earning less than \$56,000 using H&R Block TaxCut software. It includes information about EITC and contact information for free community-based tax offices and other free tax-related services. • Free Online Credit Counseling: Provides foreclosure prevention assistance, budget and credit counseling, and debtor education. Also, financial experts respond to questions and post responses to benefit all users. • Family Budget Tool: Internet based budget tool developed for users who are economically disadvantaged. • <i>Money Made Easy:</i> Narrated, animated financial education curriculum organized into topic areas for low-moderate income households, including wealth building and matched savings. • Online Banking Tools: Online banking, bill pay and money transfer audio animation with ID protection content.
Money Math	<p>Bureau of Public Debt U.S. Department of Treasury Money Math Lessons for Life 200 Chestnut Street, Ste 231 Philadelphia, PA 19106 (215) 597-2423 www.publicdebt.treas.gov/mar/marmoneymath.htm moneymath@bpd.treas.gov</p>	<p>Students in 7th to 9th grades. Appropriate for classes or after school programs.</p>	<p>Twenty partners, including the U.S. Treasury and the Jump\$tart Coalition for Personal Financial Literacy, created <i>Money Math: Lessons for Life</i>. Money Math is a four-lesson curriculum supplement for middle school math classes, teaching grade 7-9 math concepts using real-life personal finance examples. The 86-page book is a teacher's guide with lesson plans, reproducible activity pages, and teaching tips. A teacher needs only one copy of Money Math to teach several classes of students. Topics include managing money, staying out of debt and saving for retirement.</p> <p>Free to teachers, Money Math was developed by the Center for Entrepreneurship and Economic Education at the University of Missouri/St. Louis in accordance with national school mathematics standards. The lessons were tested in Missouri schools. Teachers need not be experts in personal finance to use Money Math in the classroom; questions and answers are provided in the book.</p>

<p>Capital One & Consumer Action MoneyWi\$e Program</p>	<p>Capital One Greg Mangum Capital One, 31020-0330 14651 Dallas Parkway, Suite 300 Dallas, TX 75254 (972) 364-6973 – office http://www.money-wise.org</p> <p>To view the MoneyWi\$e eLearning course, visit www.capitalone.com/financialeducation/cbt/launcher.htm</p>	<ul style="list-style-type: none"> • Adults and young adults with little to no banking experience (written at a tenth grade level) • Capital One & Consumer Action facilitate ‘train the trainer’ sessions for nonprofit and community partners as needed 	<p>Free training program to help individuals outside of the financial mainstream enhance their money skills and create positive banking relationships. The <i>MoneyWi\$e</i> program may be used by organizations interested in sponsoring financial education workshops. Capital One and Consumer Action provide the program free of charge in the hope that organizations in the community deliver this information to individuals who are interested in general financial education or who may be unfamiliar with the benefits of having a relationship with an insured depository institution. Trained Capital One associate volunteers are available to facilitate partnerships among interested parties, deliver the curriculum to target audiences, and provide technical assistance.</p> <p>The curriculum is divided into eleven modules: <i>Banking Basics</i>, an introduction to bank services; <i>Building and Keeping Good Credit</i>, an introduction to credit; <i>Managing Money</i>, how to keep track of your money; <i>Saving to Build Wealth</i>, why you should save; <i>Identity Theft</i>, how to protect yourself and your rights as a consumer; <i>Say No to Senior Scams</i>, protect seniors from unscrupulous business practices; <i>Talking to Teens about Money</i>, for parents to encourage sound money management; <i>Rebuilding Credit</i>, improving one’s credit; <i>Bankruptcy</i>, filing practices and next steps for consumers; <i>Micro-Business</i>, tips to create and sustain a new business; and <i>Buying a Home</i>, what home ownership is all about.</p> <p>All program materials are available in English, Spanish, Chinese, Korean, Russian, and Vietnamese. Training program can be delivered in a CD format and includes an instructor guide, take-home booklet for the workshop participants, and a PowerPoint demonstration. Materials also available on-line at http://www.money-wise.org. Anybody can access this curriculum on-line and view the materials free of charge.</p> <p>In 2008, they announced their interactive financial education eLearning course in English and Spanish. The audio-enabled course offers consumers printable tip sheets, financial calculators and case studies on a variety of money management topics. The MoneyWi\$e eLearning course covers basic financial education topics, including:</p> <ul style="list-style-type: none"> • <i>Talking to Teens about Money</i> - Help teens and their parents recognize the importance of having bank accounts and understand responsible ATM/debit card use. • <i>Managing your Money</i> - Identify how to set financial goals, create a budget, and handle credit responsibly. • <i>Building Good Credit</i> - Identify tips to build and maintain good credit, including how to calculate credit payments and monitor credit history.
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Consumer Credit Counseling Services (CCCS) and Money Management International	CCCS and Money Management International (866) 515-2227 www.MoneyManagement.org	Adults.	<p>Visit the website to find a CCCS office near you. CCCS offers free credit counseling to those who need help with budgeting, basic money management skills and credit problems. Certified counselors are available 24 hours a day, 7 days a week by phone and internet. In-person credit counseling is also available by appointment in local markets in which they operate.</p> <p>CCCS educators also present financial literacy programs to students and adults in schools, businesses, and community organizations. Workshops are often open to the public and include topics such as budgeting, credit, and first time homebuyer education. Visit www.MoneyManagement.org to locate a program in your area or to schedule a program for your organization.</p>
Center for Responsible Lending	Center for Responsible Lending www.responsiblelending.org (202) 349-1850	Adults.	This organization offers a credit counselor locator service, foreclosure and legal aid assistance, a payday loan calculator, policy and technical assistance, and coalition building and research.
Student Credit Survival Guide	Chase Bank www.chase.com/ccp/index.jsp?pg_name=ccpmapp/individuals/education/page/how_touse_worksheets	College students or college bound students.	Website includes numerous worksheets for making financial decisions, targeted to college students. Topics include budgeting, credit cards, and other money survival skills.
Choose to Save	Choose to Save American Savings Education Council www.choosetosave.org	Adults.	<p>The Choose to Save® free website includes user-friendly, multimedia materials to help individuals plan and save for their financial future:</p> <ul style="list-style-type: none"> • Public service announcements (PSAs) using humor, powerful images, and compelling information to encourage viewers (and listeners) to take charge of their financial future. • <i>Ballpark E\$timate</i>® retirement planning worksheet and interactive tool. • Online calculators. • <u>14 Brochures</u> giving readers valuable information on savings issues. • <u>Savings tips</u> on a wide range of savings topics. • <u>Links to related resources</u> arranged by subject category and alphabetically. • Savingsman™ - an Emmy and Telly Award winning public education program that educates the public to make informed decisions in order to build wealth not debt.
Citi Financial Education Curriculum (CFEC)	Citi's Office of Financial Education Shonna Jones-Jacobs Training Manager (212) 559-9762	Kids, teens, adults.	This free K-adult financial education curriculum is adaptable for schools, after-school programs and community-based organizations. The lessons address selected national standards in personal finance, math, social science, language arts and economics. English and Spanish versions of the curriculum are available online, on CD, or in

	Shonna.jacobs@citigroup.com www.citibank.com/citigroup/financialeducation		hard copy. Major topics include Income, Money Management, Spending and Credit, Saving and Investing.
Financial Literacy / Asset Building	Community Investment Network www.communityinvestmentnetwork.org/financial-literacy-asset-building/introduction-highlights/		<p>The Financial Literacy Section of the CIN website has resources for those that work in financial literacy. Among other things, the website offers the following:</p> <p><i>Personal Finances/Consumer Education</i> -- This section provides information and links to scores of government, non-profit and private sector educational programs that are focused at helping families become knowledgeable about personal money management and asset building.</p> <p><i>NCRC Initiatives</i> -- Includes analysis tools, assessment metrics, and access ports to a wide range of statistical and financial information on issues relating to CRA, mortgage lending, housing, community revitalization, rural economic status and growth, economic indicators for impacted groups and communities, job development and community funding.</p> <p><i>About Credit Cards</i> -- All the information needed to know about selecting and using the right credit card.</p> <p><i>About Personal Credit Information</i> -- Describes the factors which influence the credit bureau agencies in establishing credit ratings.</p> <p><i>About Predatory Mortgage Lending</i> -- Includes information about key mortgage loan terms, warns of the risks consumers may face, and urges borrowers to be realistic about whether they can handle future payment increases. It also includes a glossary of lending terms and a mortgage shopping worksheet.</p> <p><i>About Pay Day Lending</i> – Cautions about pay day lending.</p> <p><i>Tax Time/Refund Anticipation Loans</i> – Cautions about using these tools.</p> <p><i>Identity theft</i> - How to protect yourself.</p>
Finding Pathways to Prosperity	Corporation for Enterprise Development www.cfed.org (202) 408-9788	Adults.	<i>Finding Pathways to Prosperity</i> is a curriculum to aid IDA programs in providing financial literacy education, but can also be used by any organization offering financial literacy. Materials include a facilitator's guide on CD for \$8.75 and the student workbook is \$4.95 for class participants (\$13.70 total). The facilitator's guide provides 10 session outlines and information about developing effective training sessions, using participatory training techniques, adapting materials for low-literacy

			audiences, and other tips. The CD offers customizable handouts, visual aids, and supportive materials. The workbook contains practical information on ten topics including money management and financial planning, setting goals, planning for life's events, addressing attitudes about money, developing spending plans, repairing credit, and considering saving/investing options. Discounts are available for those IDA practitioners and programs without the ability to pay the full price.
Department of Agriculture	Department of Agriculture Cooperative Extension www.extension.org/personal%20finance	All ages.	Several resources are available on this website, covering personal finance topics such as consumer credit, children and money, consumer education, estate planning, financial planning, health finance, home ownership, insurance, legal topics, lifestyle transitions, managing money in tough times, money emotions, retirement planning, saving and investing, and talking about money. Coming soon – managing money in times of disaster. Visitors can ask experts questions.
Guide to Using Credit Wisely	Discover Financial Services www.discoverfinancial.com/financialliteracy/financialliteracy.shtml	Adults.	The <i>Guide to Using Credit Wisely</i> was designed to help consumers understand the basics of credit management. The 28 page color guide can be downloaded free on the website. Topics include understanding credit and credit scores, how to establish and maintain good credit, understanding credit card terms and conditions, tips on how to avoid identity theft and other credit card fraud and financial scams, what to do if you are a victim, tools for managing your credit, and a glossary of credit terms.
What's Up in Finance	Educational Broadcasting Corporation www.thirteen.org/finance	Teens and young adults.	This interactive website provides several ways to learn about finances online. It has interactive games that teach about finance topics such as budgeting and credit. The scenarios are geared towards situations teens can relate to. The site also has a segment on careers in finance, including real interviews with various professionals in different finance professions. The website also includes a half hour video of a reality show hosted by Kwame Jackson from <i>The Apprentice</i> . The reality show features teens and young adults in everyday financial situations using their money smarts to solve a problem. You can not only download the video from the website, but also an instructor guide that will provide resources to use the video as a teaching tool. This site has an excellent set of free resources for online financial games and other finance related sites for teens and young adults.
Employee Benefit Research Institute	Employee Benefit Research Institute/American Savings Education Council www.ebri.org www.choosetosave.org (202) 659-0670	Adults.	Savings and benefits calculators and advice, educational materials, and retirement savings resources. Also includes the ChoosetoSave public service campaign.
FDIC Money Smart Curriculum	FDIC Jess King Community Affairs Specialist	Adults and young adults with little to no banking experience (written at a sixth grade level)	Free training curriculum to help individuals outside of the financial mainstream enhance their money skills and create positive banking relationships. The <i>Money Smart</i> curriculum may be used by financial institutions and other organizations

FDIC Money Smart for Young Adults	1601 Bryan Street, 37 th Floor Dallas, TX 75201 (972) 761-2810 www.fdic.gov	Teens and Young Adults Age 12-20 years.	interested in sponsoring financial education workshops. The FDIC provides the training curriculum free of charge in the hope that organizations in the community deliver this information to individuals who may be unfamiliar with the benefits of having a relationship with an insured depository institution. The Money Smart curriculum can help financial institutions meet the credit needs of their community as required by the Community Reinvestment Act and is one of the approved financial education packages for delivery to high school students, as required by the new Texas legislature. FDIC staff is available to provide technical assistance and to facilitate partnerships among interested parties. The curriculum is divided into ten modules including: <i>Bank on It</i> , an introduction to bank services; <i>Borrowing Basics</i> , an introduction to credit; <i>Check it Out</i> , how to choose and keep a checking account; <i>Money Matters</i> , how to keep track of your money; <i>Pay Yourself First</i> , why you should save; <i>Keep it Safe</i> , your rights as a consumer; <i>To Your Credit</i> , how your credit history will affect your financial future; <i>Charge it Right</i> , how to make a credit card work for you; <i>Loan to Own</i> , know what you're borrowing before you buy; and <i>Your Own Home</i> , what home ownership is all about. The curriculum is available in English, Spanish, Chinese, Korean, Vietnamese, Russian, and Braille. The training curriculum is delivered in a CD format and includes an instructor guide, scripts, participant guide, overheads, and interactive exercises. There are no copyright restrictions, so the curriculum may be photocopied and distributed as needed. The curriculum is also available in a computer based program for use in computer labs and is on-line at www.fdic.gov . Specifically written and designed for young adults. Like Money Smart, there are no copyright restrictions and commercial branding so that it can be customized to individual needs. The curriculum includes eight modules: <i>Bank on It</i> , <i>Check It Out</i> , <i>Money Matters</i> , <i>Pay Yourself First</i> , <i>Borrowing Basics</i> , <i>Charge It Right</i> , <i>Paying for College and Cars</i> , and <i>A Roof Over Your Head</i> .
FDIC Learning Bank	FDIC www.fdic.gov/about/learn/learning/index.html	Kids – Kindergarten through 5 th Grade.	This website walks children through the facts about the FDIC and the banking industry. It also has links to resources published by the FDIC, aimed at children and teens.
FDIC	FDIC http://www.myfdicinsurance.gov/ or the Spanish version www.fdicseguro.gov	Adults.	This new website is designed to help people calculate deposit insurance coverage on their deposits. Suze Orman helps answer basic questions and refers those with in-depth questions to those that can help.
Federal Reserve Bank of Dallas Building Wealth	Federal Reserve Bank of Dallas Julie Gunter Sr. Community Affairs Advisor 2200 N. Pearl St., 10 th Floor	High school through Adult.	<i>Building Wealth: A Beginner's Guide to Securing Your Financial Future</i> is an introduction for individuals and families seeking to develop a plan for building personal wealth. It contains five sections: learn the language, budget to save, save and invest, take control of debt, and protect your wealth. The publication, written in both

	Dallas, TX 75201 (214) 922-5275 julie.gunter@dal.frb.org		English and Spanish, is available in print and as an interactive version on the Dallas Fed's website. A CD version of <i>Building Wealth</i> includes interactive worksheets, as well as video and animated vignettes illustrating typical money decisions faced by many consumers today. Printed guides and CDs are available at no charge to consumers by calling (800) 333-4460 ext. 5254, or by ordering online from the Dallas Fed's website, www.dallasfed.org . Instructors, bank representatives and others conducting financial education training may order classroom sets (up to 45 copies) at no charge. For larger quantities, please contact Julie Gunter at (214) 922-5275, or email julie.gunter@dal.frb.org .
It's Your Paycheck	Federal Reserve Bank of St. Louis	High school students.	A Personal Finance Curriculum for High School Classrooms, It's Your Paycheck! is designed for use in high school personal finance classes. The curriculum contains three sections—"Know Your Dough," "KaChing!" and "All About Credit." The lessons in each of these sections employ various teaching strategies to engage students so that they have opportunities to apply the concepts being taught. Each lesson includes black-line masters of the handouts and visuals needed to teach the lesson.
Federal Reserve Kids Page	Federal Reserve Board www.federalreserve.gov/kids/default.htm	Children.	This website geared towards young children walks them through facts about the Federal Reserve System.
Federal Reserve Board Consumer Information	Federal Reserve Board www.federalreserve.gov/consumers.htm	Adults.	This free online resource has timely consumer information on bank accounts and services, consumer credit, identity theft, leasing, mortgages, and personal finance. Can be used as a resource for consumers or as an informational tool for organizations searching for resources to assist clients.
There's a Lot to Learn about Money Great Minds Think: A Kids Guide to Money	Federal Reserve Board www.federalreserveeducation.org	Middle and high school students.	<p>This free online resource is aimed at teaching middle school and high school students about economics and personal finances by having them construct a newspaper front page. Students are provided with instructions and a template for designing the newspaper, and are expected to consult with the Federal Reserve's web site for information needed. The project helps teachers meet national and state academic content standards for high school economics and personal finance courses.</p> <p>This website also includes public service announcements, as well as educational resources. Here you can find links to instructional materials and tools that can increase the understanding of the Federal Reserve, economics and financial education. All of the curriculum, newsletters, booklets and other resources provided are free. Topics include basic banking, consumer protection, home ownership and mortgages, interest rates, and credit.</p> <p><i>Great Minds Think: A Kids Guide to Money</i> is a free, self-directed activity book that teaches the basic concepts of financial decision making in a fun way. Covered topics include earning, spending, saving, and opportunity cost. A certificate is included so</p>

			children can celebrate when they complete the activities. The book is designed for children ages 9–12. To order free copies, e-mail learningcenter@clev.frb.org or call (216) 579-3188.
Federal Trade Commission’s Identity Theft Site	The Federal Trade Commission www.ftc.gov/bcp/edu/microsites/idtheft/	Adult victims of identity theft.	This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help deter, detect, and defend against identity theft. On this site, consumers can learn how to avoid identity theft – and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place. Law enforcement can get resources and learn how to help victims of identity theft.
You Are Here	The Federal Trade Commission www.ftc.gov/YouAreHere www.ftc.gov/bcp/edu/pubs/consumer/general/gen18.pdf	Kids. Young Adults.	This website introduces kids to consumer and business concepts. Set in a shopping mall, it teaches kids how to be more savvy consumers by demonstrating the benefits of competition, how advertising can influence buying decisions, and the rules and regulations that business people deal with. It’s a tool for parents and teachers who are trying to help kids understand their role in the marketplace. The site features animated guides who help visitors navigate a virtual mall and interact with shopkeepers and other consumers. Kids can design and print advertisements for a shoe store, uncover suspicious claims in an ad, and guess the retail price of various candies based on their supply, demand, and production costs. One game that has players match the features of various cell phones with certain audiences illustrates the principles of target marketing; another allows visitors to compare sales pitches from three pizza parlors as it explains competition. This supplement helps students learn about consumer issues that can affect their lives. It contains an excellent tool for printing and distributing to youth.
Helping People in Your Community Understand Basic Financial Services	The Financial Services Education Coalition www.fms.treas.gov/eft/promotional/helping.html	Adults.	This Department of the Treasury guide is intended for a variety of audiences who currently do not have accounts with financial institutions or who need basic information about how to use accounts.
My Money Management	The Financial Services Roundtable www.mymoneymanagement.net/	Adults.	This website provides free resources for almost every financial topic. Topics include money management, saving, investing, managing debt, homeownership, and identity theft. It is available in English and Spanish. It also has a very detailed budget worksheet available for download. The site is used as a resource for teachers and financial counselors.
CreditSmart	Freddie Mac www.freddiemac.com/creditsmart/	Adults.	Free to download off the website. Handbook is very colorful and attractive. Twelve modules include (1) Your Credit and Why It Is Important, (2) Managing Your Money, (3) Goal Setting, (4) Banking Services, (5) Establishing and Maintaining Credit, (6) Understanding Credit Scoring, (7) Thinking Like a Lender, (8) Avoiding Financial Traps, (9) Restoring Your Credit, (10) Planning for Your Future, (11) Becoming a

			Homeowner, and (12) Preserving Homeownership. Available in English, Spanish, Chinese, Korean, and Vietnamese. Several free resources for consumers are available at www.freddiemac.com .
BALANCE	Greater TEXAS Federal/Aggieland Credit Union Brandy Logan Marketing Director (512) 458-2558 ext 1158	Adults. Austin, Houston and San Antonio.	Offers BALANCE, a free financial fitness program of their own design. The program offers a toll-free hotline where consumers may call and get money management counseling, debt management advice, credit report review counseling, housing counseling, and identity theft solutions. Offered in English and Spanish. The credit union will also do any type of financial seminar requested by community organizations or employer groups.
Greensheet Youth Scoop	Greensheet Education Foundation, Better Business Bureau Education Foundation, Allstate, Primeway Federal Credit Union http://www.greensheetyouthscoop.com/	Teenagers.	Several educational supplements can be downloaded for free from this site. <i>Student Financial News</i> , available in English and Spanish, is a short guide to financial topics including basic banking, budgeting, the banking system, banking services, establishing credit, and protecting wealth. <i>Smart Consumer</i> , available in English only, covers building credit, employment skills, and ways to finance college.
Freddie Mac CreditSmart FDIC Money Smart	Guaranty Bank Susan Riley 8333 Douglas Ave Dallas, TX 75225 (214) 360-4814	All ages. Austin, Houston and San Antonio.	Bank employees bring financial literacy programs to venues provided by organizations and to their constituents.
HSBC Commit to Change	HSBC www.hsbccommittochange.com/education/	Children 5-7 years old.	<i>Tuska & Pepi</i> – an illustrated story book and activity book to help children learn about money. Free to download.
The Institute for Financial Literacy	The Institute for Financial Literacy www.financiallit.org	Adults.	This site includes “The National Standards for Adult Financial Literacy Education”, which details the knowledge base and skills that an adult should possess in the area of financial literacy. Additionally, they share best practices that should be provided in successful financial literacy education programs. There are also resources, articles and research on financial education.
Investor Protection Trust	Investor Protection Trust www.investorprotection.org	Adult Investors.	This site provides free, objective information to help consumers make informed investment decisions. Seven investor education booklets are available for download.
Jump\$tart	The Jump\$tart Coalition for Personal Financial Literacy 919 18 th Street, #300, NW Washington, DC 20006 (888) 45-educate www.jumpstart.org	Youth - Kindergarten through 12 th grade, educators, parents.	Jump\$tart’s website includes a database of personal finance resources available from a variety of education providers. Once you locate your material of interest, the website will direct you to the source for ordering. Most resources are free or low cost.
Junior Achievement	Junior Achievement (JA) www.ja.org	Youth - Kindergarten through 12 th Grade.	JA offers financial literacy programs at every grade level K-12 in the classroom and after school. JA partners business volunteers with local classrooms, where JA

			volunteers facilitate lessons in financial literacy, workforce preparation, and economics. JA trains and prepares all volunteers and provides the lesson plans and materials.
The Learning Center Mastercard	Mastercard www.mastercard.com/us/personal/en/learningcenter/	Adults.	This website has three free learning sections, each with links and tips. In the <i>Credit Wise</i> section, learn the ins and outs of building and protecting your credit so that the financial future you're building today remains bright tomorrow. In the <i>Debt Know-How</i> section, learn how to determine a healthy debt load. This section includes myths vs. facts, quizzes, helpful links, and interactive tools. In the <i>Staying Secure</i> section, find out how to avoid fraud and protect your assets and identity.
Life Advice	MetLife www.lifeadvice.com	Adults.	This online resource answers questions and gives advice for making most adult financial decisions.
Thirty Steps to Financial Wellness	Money Management International www.financialliteracymonth.com/	Young Adults, Adults.	This website was set up to focus on Financial Literacy Month but is active year-round. It has lots of references, but the Tools for Success are especially helpful. Following are some of the tools that individuals can download to guide them on the path to financial wellness: Income Worksheet, Net Worth Worksheet, Debt Load Worksheet, Financial Priorities Worksheet, Financial Goal Worksheet, Record of Daily Expenditures. The site includes 30 steps that an individual can take to achieve financial wellness.
The Academy of Finance	The National Academy Foundation (NAF) www.naf.org	High school students.	A school-to-career curriculum operating in 40 states and 300 high schools, serving over 20,000 students. The Office of the Comptroller of the Currency partners with schools or school districts in 28 locations across the country to support academies of finance. Banks serve as advisory board members to local affiliates and employ hundreds of students every summer through the academy's internship program.
Financial Fitness for Life	The National Council on Economic Education www.fff1.ncee.net	Children and young adults.	Provides free personal finance and economics education through classroom curricula and the Internet. Presents key concepts in economics and personal finance, using a variety of real life examples appropriate to particular age groups.
High School Financial Planning Program	National Endowment for Financial Education (NEFE) High School Department 5299 DTC Boulevard, Suite 1300 Greenwood Village, CO 80111 (303)224-3510 www.nefe.org	High school students and adults.	This free training and curriculum addresses youth financial literacy using the NEFE <i>High School Financial Planning Program (HSFPP)</i> . The program consists of a seven unit student manual, instructor's guide, Web pages, resources and financial tools for teachers, students and parents. The <i>High School Financial Planning Program</i> topics include: (1) Your Financial Plan: Where It All Begins; (2) Budgeting: Making the most of your Money; (3) Investing: Making Money Work for You; (4) Good Debt: Using Credit Wisely; (5) Your Money: Keeping It Safe and Secure; (6) Insurance: Protects What You Have; (7) Your Career: Doing What Matters Most. Material is available in English and Spanish and is linked to education standards in all 50 states.

National Foundation for Credit Counseling (NFCC)	National Foundation for Credit Counseling (NFCC) www.nfcc.org (800) 388-2227	Adults.	Offers free and low-cost assistance with credit counseling, homeowner counseling and education, money management, bankruptcy counseling, and debt management plans.
Financial Fitness Training Program	NeighborWorks America www.nw.org Taught locally through: BCL of Texas 2212 S. Congress Ave. Austin, TX 78704 (512) 912-9884 Foundation Communities 3036 S. 1st St., Suite 200 Austin, TX 78704-6382 (512) 447-2026	Adults.	NeighborWorks® America, working with national partners, has developed a free “Financial Fitness” program to help individuals and families develop sound money management skills. More than 90 NeighborWorks organizations participate in the financial fitness program. The program topics include setting financial goals, managing assets and liabilities, and using financial institutions wisely.
Predatory Lending Program	Neighborworks America www.nw.org/network/comstrat/predatorylending/	Homeowners, elderly.	This online resource provides a guide to help consumers target and avoid some financial products that might pose threats to them, possibly resulting in the loss of their homes. Designed as an online resource for consumers or as a resource for organizations providing workshops on the topic of predatory lending. Free.
North American Securities Administrators Association, Inc.	North American Securities Administrators Association, Inc. www.nasaa.org/Investor_Education/FSI/	Young adults. Adults.	FSI: Fraud Scene Investigator is an online interactive investor education program that teaches students how to detect and stop a million-dollar investment fraud and put the mysterious con man, “Mr. X,” behind bars. Through this free resource, students will learn how to research companies and understand the warning signs of fraudulent investment pitches. Also on the site, adults can also find financial education resources related to investments.
Office of Consumer Credit Commissioner	Office of Consumer Credit Commissioner Steven O’Shields 2601 N Lamar Blvd. Austin, TX 78705 (512) 936-7620 www.occc.state.tx.us	All Texans with a focus on Students, Seniors, Low-Income Individuals and Families, and Minority Communities.	Charged with educating Texans, the Consumer Credit Commissioner will provide an instructor/presenter for your event or organization. Curricula such as Money Smart, Money Smart Express, Building Wealth, the NEFE High School Financial Planning Program and others can be taught - materials included. Classes and presentations can be tailored to fit your organization’s needs and Spanish instruction is available. Instructors/Presenters can travel anywhere in the state of Texas and all services are free. Brochures are also available.
Banking on Our Future	Operation HOPE, Inc. www.BankingOnOurFuture.org	Kids and teens grades 4 through 12, as well as adults.	Youth learn about the basics of banking & credit unions, checking & saving accounts, insurance, credit and investments. <i>Banking on Our Future</i> is free and fun for this age

			group. Four online modules focus on (1) the basics of banking, (2) checking and savings accounts, (3) the power of credit, and (4) basic investments. They are also able to reach out to adults using their extensive partnerships with volunteer instructors.
Its My Life	PBS Kids www.pbskids.org/itsmylife/money/index.html	Children.	This fun website teaches young kids about making money, managing money, saving money, and spending wisely. It includes interesting resources and fun games. The <i>Mad Money</i> game is appropriate for teaching money management skills.
Practical Money Skills for Life	Practical Money Skills for Life Attn: Corporate Relations P.O. Box 194607 San Francisco, CA 94119-4607. http://www.practicalmoneyskills.com/english/index.php	All Ages.	PracticalMoneySkills.com is a free website designed to help educators, parents and students practice better money management for life. Visa partnered with consumer advocates, educators and financial institutions to launch this national program to improve the nation's financial skills. Site is available in English, Spanish and Chinese. In addition to providing online tools and resources, Visa created free classroom material that educators can use to teach personal finance. Available online or in a binder format, the classroom curriculum is free. It offers a teacher's guide, student worksheets and quizzes and interactive brain-teasers that can be played by students via the Web or from a CD. Additionally, Visa donates computer labs, ensuring that schools in need have access to the equipment needed to take advantage of <i>Practical Money Skills for Life</i> .
RAISE Texas Online Database for Asset Building Programs in Texas	RAISE Texas Woody Widrow 1300 Guadalupe Street, Ste 100 Austin, TX 78701 (512) 477-4431 ext 129 www.covenantcapital.org/html/publicpolicy/search	Adults.	This database allows people to look up an asset building activity by selecting the program from the list (i.e. IDA, free tax assistance, homebuyer education, etc) and then typing in a zip code.
Schwab MoneyWise	Schwab MoneyWise www.schwabmoneywise.org	Parents and Children.	The Schwab MoneyWise™ program helps parents teach and young adults learn how to manage money wisely. This site contains guidance, tips, tools, and calculators. Information is organized by financial topic (e.g., budgeting, saving, borrowing, and investing) and financial milestone (e.g., getting a first car, going to college, and leaving home). The site also includes a game, <i>Schwab MoneyWise It's Your Life</i> , which shows how a player's future can change based on financial decisions made along the way.
Securities and Exchange Commission	Securities and Exchange Commission www.sec.gov/investor.shtml	Adult Investors.	The SEC's Office of Investor Education and Advocacy provides a variety of services to address the problems and questions investors face. They cannot advise on individual investments, but they do advise on how to invest wisely and avoid fraud. The site includes publications for downloading, investment calculators, education links, and they will answer individual questions. Their Investor Quiz can be

			downloaded and used as a classroom tool.
Kids Bank	Sovereign Bank www.kidsbank.com/	Young children.	Fun characters take very young children through the learning process about money and banking. Includes some good lessons about saving.
Planet Orange	Teachers Resource Center www.orangekids.com/	Young children.	Discover Planet Orange, and open your eyes to the world of money! Brave the desert, climb mountains, and dodge alligators while you explore everything there is to know about earning, spending, saving, and investing.
Texas Appleseed Financial Education Brochure set	Texas Appleseed Ann Baddour Senior Policy Analyst 1609 Shoal Creek Blvd. Austin, TX 78701 (512) 473-2800 Ext 104 abaddour@texasappleseed.net	The brochures were designed for low-income immigrants, but have also been used for other unbanked and low-income communities. They are available in English and Spanish.	Free to nonprofit organizations. There is a charge for financial institutions and for-profit entities. The nine brochure series can be used as a supplement to one-on-one or classroom financial education interactions. They are designed to span engagement in the financial service system, from basic access to banking services, to credit cards, car loans, and home loans. They include quick advice to consumers on how to avoid product pitfalls, guidance on shopping around, important questions to ask, and contact information for complaints. The brochure titles are: (1) Bank on Your Future/Su Dinero Su Familia y Su Futuro; (2) Identification Needed for an Account; (3) Credit, Debit, and ATM Cards; (4) Sending Money Home; (5) Reduce your Taxes; (6) Using Credit Cards; (7) Avoiding Dangerous Loans; (8) Car Loans; and (9) Home Loans.
Fighting ID Theft	Texas Attorney General's Office Fighting ID Theft www.texasfightsidtheft.gov	Adults.	This site walks a person through the steps needed if confronted with ID theft and gives helpful pointers on how to prevent ID theft. You can download a helpful toolkit for free. This toolkit is an easy-to-understand step-by-step guide on what you need to do if your identity is stolen.
National Endowment for Financial Education (NEFE) High School Financial Planning Program (HSFPP)	Texas Credit Union Foundation Courtney Nickles Associate Director Taught in Texas by Texas Credit Union Foundation 4455 LBJ Freeway, Suite 1100 Farmers Branch, TX 75244 1-800-442-5762 X 6448 www.tcuf.coop	High school students. Available in English and Spanish.	Through its seven-unit Student Guide and Instructor's Manual, the NEFE HSFPP teaches students how to handle and manage money. The NEFE HSFPP focuses on the students, so the curriculum is not about creating a budget, but creating THEIR budgets, THEIR financial plan, THEIR saving plan, THEIR investing plan. The NEFE HSFPP personalizes learning so that students can immediately begin to apply learned skills in their own life. In addition, Texas Credit Union Foundation in partnership with NEFE, provides free "Train The Trainer" workshops around Texas. Go to www.tcuf.coop for information on training dates and the program.
Home Economics Network	Texas Mortgage Bankers Association 823 Congress Avenue, Ste 220 Austin, Texas 78701 (512) 480-8622 www.TexasMBA.org	Young adults.	This short video introduces credit to young adults. The video expands their knowledge of credit, the value of good credit, and how to build and maintain credit. The video can be ordered free of charge on the website. The website also has online videos about saving, credit, budgeting, and home ownership. In addition, instructors can download a teacher's guide for these four topics. It includes a very good budget worksheet.
Texas RioGrande Legal Aid, Inc. (TRLA)	Texas RioGrande Legal Aid, Inc. Tracey Whitley	Recent immigrants and poverty population throughout 68 county	Free financial curriculum designed by TRLA. TRLA offers classes in schools and once per month at Caritas in Austin. Will work with others to bring classes to the

	Financial Literacy Project Manager 4920 N. I-H 35 Austin, Texas 78752 (512) 374-2762 www.trla.org	service area.	target population, depending on location and availability of instructors.
Value Your Money 360 Degrees of Financial Education	The Texas Society of CPA's www.valueyourmoney.org 14651 Dallas Parkway, Ste 700 Dallas, TX 75254-7408	All ages: Children, high school, college, young professionals, families. Employers	This free online resource includes activities and information for individuals and families of all ages and in various financial situations. The site includes activities that parents can complete with children to teach them the value of money and how to make wiser financial decisions. Lessons change based on the time of year, in order to make them more relevant. The site also includes activities and resources for educators. You can request a CPA to speak to your group from this site, as well. Register online to receive a monthly email newsletter on financial topics. The site also has free resources for the workplace on a variety of topics. Downloadable brochures, flyers and paycheck inserts can be found on the site. Texas CPAs are also available to make workplace and/or classroom presentations on the financial literacy topic of your choice. These presentations are free of charge and can be tailored to any audience. Contact Avery Roth aroth@tscpa.net if interested in a free financial literacy seminar in an office or classroom.
Wi\$e Up Women	U.S. Department of Labor Women's Bureau www.wiseupwomen.org Beverly Lyle (Dallas, TX) (214) 767-6985 Jane Walstedt (Washington, DC) (202) 693-6781	Generation X and Y Women.	Wi\$eUp is a financial education program designed for Generation X and Y Women. Its goals are to promote financial security through online education and to encourage responsible saving habits for future retirement. Wi\$eUp is offered online, as well as in classroom settings in educational institutions and other organizations in seven of the Women's Bureau regions. The free curriculum covers the following topics: Money for Life, Money Math, Money Basics, Credit in a Money World, Savings Basics, Insurance and Risk Management, Becoming an Investor, and Achieving Financial Security. In addition to the website, Wi\$e Up offers regular teleconferences on pertinent financial issues. They are free to anyone who registers and a schedule can be found on the website. Lastly, the site offers the opportunity to ask questions and the latest news, events and articles related to women and money.
My Money	U.S. Financial Literacy and Education Commission (FLEC) Department of Treasury www.mymoney.gov (202) 622-9372 www.treasury.gov/financialeducation	Individual consumers and organizations who reach out to consumers.	Free <i>My Money</i> tool kit is available online or by calling 1-888-MyMoney. The kit contains publications on saving, investing, protecting and getting the most out of your money. Also available online are resources for several financial topics such as budgeting and taxes, credit, financial planning, home ownership, paying for education, privacy, fraud and scams, responding to life events, retirement planning, savings and investing, and starting a small business. The resource material is quite comprehensive and provides links to other government entities that can assist with specific money issues or concerns.
USA.gov	U.S. General Services Administration	Adults and children of all ages.	This website has several free resources appropriate to all ages including information

	www.USA.gov		about financial crimes and scams, investing, money and taxes (for kids and adults), and personal finance. Most resources are for adults, but the <i>Teen Consumer Scrapbook: Finances</i> is written by teens for teens and has catchy topics that teens can relate to. Topics include budgeting, saving, credit cards, financing a college education, investing, payday loans, scholarship scams, buying goods and services, rights and responsibilities, transportation, compound interest, scholarship scams, and debit cards.
Hands on Banking	<p>Wells Fargo</p> <p>Theresa Alvarez, CDO Austin, TX (512) 794-2744</p> <p>Jennifer Moriarty, CDO San Antonio, TX (210) 856-5133.</p> <p>Holly Levering, CDO Houston, TX (713) 319-1751</p> <p>Laura Jaramillo Community Development Manager, TX (713) 319-1728</p>	<p>The program is divided into 4 age groups, 4th-5th Grade, 6th-8th grade, Young Adults and Adults.</p> <p>The program is designed for those with little to no banking experience.</p> <p>Available in Austin, Houston and San Antonio.</p>	<p><i>Hands on Banking</i> is a curriculum to enhance banking skills and create positive banking relationships. The <i>Hands on Banking</i> curriculum may be used by organizations and the education system. <i>Hands on Banking</i> is an approved financial education package for delivery to high school students, as required by the Texas legislation. The Community Development Officers (CDO) conduct free training to organizations or schools at no cost. The topics include <i>Budgeting, Protecting your Credit, Rebuilding your Credit, Saving for the Future and First Time Homebuyer Information</i>. The curriculum is in both English and Spanish. The curriculum is both in CD version and directly from the internet, www.handsonbanking.org. The materials from the program can be printed and copied as needed for education purposes.</p>
BANKING GPS - Navigating Your Way to Better Banking!	<p>Woodforest National Bank / Woodforest Bank 25231 Grogan's Mill Rd. The Woodlands, Texas 77390 1-877-968-7962 www.woodforest.com Email: info@woodforest.com</p>	<ul style="list-style-type: none"> • Adults and young adults with little to no banking experience • Individuals needing assistance with managing their bank accounts 	<p>BANKING GPS is the first course offered through Woodforest's Financial Literacy Program. This is a free online course that provides valuable information to help consumers better manage and understand their bank account(s). The course is divided into three modules.</p> <p><i>Take That to the Bank</i> – Introduces consumers to basic banking services, the FDIC, types of bank accounts, and common banking terms and processes. The goal is to gain a general understanding of how banks work and help create positive banking relationships.</p> <p><i>Checking Account Tune Up</i> – Helps consumers better manage their checking account by educating them on how to reconcile their checking account, tips on managing their checking account, ways to protect themselves from getting into an overdraft situation, and understanding how checks are processed.</p>

			<i>No Doubt with Debit Cards</i> – As debit cards are quickly becoming the preferred method of payment, this module educates consumers on how debit card transactions work, the different types of debit card transactions, and how consumers can use debit cards responsibly.
The Woodstock Institute	The Woodstock Institute 407 S Dearborn Suite 550 Chicago, Illinois 60605 (312) 427-8070 telephone http://www.woodstockinst.org	Works with community organizations, financial institutions, foundations, government agencies including regulatory bodies, the media, and others to promote its goals.	Woodstock Institute is a 33-year old Chicago-based policy and advocacy nonprofit that works locally, nationally, and internationally to promote community reinvestment and economic development in lower-income and minority communities. The Institute's goals are to increase the assets of targeted families and communities and, in particular, increase the supply of affordable rental and owner-occupied housing, and promote small business development, and access to fairly priced and appropriate financial services. The Institute engages in applied research, policy analysis, technical assistance, coalition building, public education, program design, and evaluation to promote its goals. Its areas of expertise include: community reinvestment and economic development policies and practices, the financial and insurance services industries, the impact of high cost housing and consumer loans, community development financial institutions, and the influence of financial conditions on family well-being.
Consumer Jungle	Young Adult Consumer Education Trust www.consumerjungle.org	High School Students (students and teachers).	This interactive web-based program helps high schools students become savvy consumers. The free consumer education curricula is engaging and relevant – covering such topics as credit cards, transportation, living on your own, personal finances, telecommunications, and e-fraud. It was developed with input from students, teachers and parents. The interactive games and activities can be used at home or in the classroom.
YOUNG MONEY	YOUNG MONEY www.youngmoney.com	Young adults and high school students.	This website offers free timely advice and resources to teach money skills to young adults.
Austin, Texas Resources			
FDIC Money Smart	Austin Housing Finance Corporation Janice Kinchion Asset Management and Housing Counseling 1000 East 11 th Street, Ste 200 Austin, TX 78702 (512) 974-6001 Janice.Kinchion@ci.austin.tx.us	Adults and youth.	Provide homebuyer and money management classes using the Money Smart curriculum.
FDIC Money Smart Curriculum	AVANCE-Austin Toni Aguirre 2800 S. I-H 35 , Suite 160 Austin, Texas 78704	Adults and young adults with little to no banking experience (written at a sixth grade level).	AVANCE provides free financial literacy classes as a resource to the nine-month parenting classes they sponsor for low income families. Families are primarily Spanish speaking.

	(512) 326-9335		
BCL of Texas	BCL of Texas Raquel Valdez Business Strategies Coordinator 2212 S. Congress Avenue Austin, TX 78704 (512) 912-9885 rvaldez@bcloftexas.org	Adults and youth.	BCL of Texas furthers economic development by assisting small businesses in Texas. They originate, underwrite and service small business loans. Additionally, the organization provides homebuyer education programs, assists first time homebuyers with the purchase of their first home and <i>Home Retention Solutions</i> helps customers remain responsible and successful homebuyers. Programs offered include: <i>BizAid</i> : Free one on one business counseling, business plan development, technical assistance and mentoring. <i>Home of Your Own</i> : Homebuyer education. Provided in Austin four times a month. Refer to the website for calendar. Offered in English and Spanish. <i>Home Retention Solutions</i> : Free mortgage foreclosure prevention counseling by expert counselors. Homeowners get budgeting help, a written financial plan, and assistance contacting their lender. <i>Money Matters</i> : Financial literacy for youths through “8 Steps for Achieving Financial Independence”.
Capital City African American Chamber of Commerce	Capital City African American Chamber of Commerce Dr. Chiquita Eugene, President 5407 North IH-35, Suite 304 Austin, TX 78723 T: (512) 459-1181 ext. 203 ceugene@capcitychamber.org	Adult entrepreneurs.	The chamber teams up with the City of Austin Small Business Development Program to conduct classes called Biz Aid. They range from business plans, marketing, cash flow management & revenue forecasting – all classes range from intro, intermediate and advance. The classes are \$25 and the fee includes parking, class materials and light refreshments.
Money Smart Curriculum/Caritas of Austin Curriculum	Caritas of Austin Ángela-Jo Medina Education Program Coordinator 611 Neches Street, Austin, Texas 78701 (512) 479-4610	Caritas of Austin clients, Basic Needs Coalition Member clients. Adults and newly arrived documented refugees.	<i>Smart Shopping</i> : Clients learn to compare prices, find the best bargain and get the most bang for their buck without blowing their budget. <i>Money Management</i> : This 3-class series helps clients strengthen their money management skills. It covers the following: Assessing your Financial Plan; Management, Credit and Scams Class; Financial Institutions and Saving. <i>Advanced Personal Finances</i> (Spanish Only): This Spanish-language class aims to assist Spanish-speaking clients in improving their money management abilities. It includes information on Assessing your Financial Situation, Saving, Managing and Maximizing your Savings, and Credit & Loans. Evening: One time only Tuesday evening class.

			<i>Refugee Orientation Financial Literacy Classes:</i> These classes, offered within the broader context of Refugee Orientation, focus on teaching refugee clients to administer their personal finances, establish budgets and save. It is designed to breed familiarity and understanding of the US Banking & Credit System. This component also includes Consumer Protection & US Tax System classes. All Refugee Orientation classes are facilitated in Spanish on an on-going basis and in other languages as needed.
Consumer Credit Counseling Service (CCCS)	CCCS of Greater Dallas – Austin Sally Borie Education Coordinator 1106 Clayton Lane, Suite 490W Austin, TX 78723 (866) 901-2227 (512) 447-0711 www.cccs.net	Adults and Homebuyers. Anyone is welcome to attend the classes, but seating is limited so registration is required.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling as well as debt management counseling. One-on-one financial counseling is offered. CCCS also offers financial classes in a classroom style and on-line. Class topics include Money Matters, Dollars and Sense, and Credit Fix Mix Up. Class schedules are available online. Also on the website, two free on-line self-paced interactive programs are available - Money Smart*Credit Smart and Money Matters. The offerings are all free.
FDIC Money Smart Ohio Extension Service All My Money Curriculum National Endowment for Financial Education High School Financial Planning Program Welcome to the Real World Illinois Extension Service Consumer Action Money Wise	County Extension Agent – Family & Consumer Sciences Jane Parker 1600 B. Smith Rd. Austin, TX 78721 www.flcct.org jparker@ag.tamu.edu	Community groups, youth groups and adult workplace groups.	FLCCT conducts financial literacy classes through the community. A train-the-trainer approach is used by the coalition to involve volunteers in teaching these classes. The program focuses on basic financial management topics such as budgeting, the use and pitfalls of credit, banking, borrowing and saving. Also included are adult learning principles, performance, and orientation to financial literacy curricula that is mentioned below:
East Austin Economic Development Corporation	East Austin Economic Development Corporation 1009 East 11 th Street, Ste 103 Austin, TX 78702 (512) 472-1472	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling.
NeighborWorks America Financial Fitness Training Program	Foundation Communities 3036 S. 1st St., Suite 200 Austin, TX 78704-6382 (512) 447-2026	Adults.	Helps individuals and families develop sound money management skills. The program topics include setting financial goals, managing assets and liabilities, and using financial institutions wisely.
Frameworks Community Development	Frameworks CDC	Homebuyers.	Homeownership counseling.

Corporation	Joyce McDonald Austin, TX (512) 385-1500 xt 101 joyce@frameworks.org		
Libertad Bank	Libertad Bank Banking Services – Javier Garcia Credit Building/Mortgage – Roman Van Hapsburg 512 East Riverside Drive, Ste 100 Austin, TX 78704 (512) 326-5404	Adults.	Bank employees visit non-profit organizations, employers, community centers, and festivals to distribute information and present financial literacy workshops. They use their own curriculum and provide this service for free.
Manos de Cristo	Manos de Cristo 4911 Harmon Avenue Austin TX 78751 (512) 477-7454 www.manosdecristo.org/education.html	Adults; primarily Spanish speaking.	Manos de Cristo also offers financial literacy classes periodically as volunteers are available in conjunction with citizenship classes. Because many students come from countries with unstable banking systems, they neither understand nor trust the banking system of the U.S. This class introduces students to the financial institutions of the U.S. and teaches students necessary financial skills to succeed. Topics covered include opening a savings account, using credit cards, writing and cashing checks, taking out loans, buying cars and homes, and other skills that Americans often take for granted. These skills empower students to achieve their financial goals such as saving money for their children's education, purchasing a home, and owning a business.
	Texas Cooperative Extension – Travis County Jane Parker 1600 B. Smith Rd. Austin, TX 78721 jparker@ag.tamu.edu	Individuals who have filed for bankruptcy and are required to attend a debtor education course by an approved provider before debts can be discharged. Adults. Family and community educators, older adults, caregivers of older	<i>Starting Over!</i> Debtor Education - Taught at the Travis County Extension Office on the 3 rd Wednesday of each month at 1:30 p.m. <i>Starting Over</i> is a 2 ½ hour debtor education course including information on developing a budget, managing money, using credit wisely and other resources. Participants are provided with a certificate providing proof of attendance. <i>When Bad Things Happen to Your Good Name: What You Need to Know About Identity Theft</i> Participants will: <ul style="list-style-type: none"> • Understand what identity theft is and how it can happen • Know what to do to minimize the chance of becoming a victim of identity theft • Know what to do if they do become a victim of identity theft <i>Beware or Be Taken!</i> Series - Participants will have an increased understanding of the types of fraudulent schemes perpetrated against older adults and the possible ways of protecting themselves from being victims. Participants will also learn about possibly

		<p>adults, and other community groups.</p> <p>People interested in restoring their creditworthiness</p> <p>Generation X & Y women.</p> <p>Families</p> <p>Individuals who:</p> <ul style="list-style-type: none"> • Are a beginning investor • Want to know how to find money to invest • Want to learn more about making investing decisions • Want to achieve long range investment results 	<p>fraudulent tactics used by telemarketers to encourage consumers to make purchases and gain sufficient knowledge to protect themselves from such schemes.</p> <p><i>Credit Restoration: Repairing Your Credit Rating</i> - Participants will learn the steps to repair their credit rating and improve their creditworthiness.</p> <p><i>Wise Up! Women</i> - Can be taught face-to-face or online. The goal is to promote financial security and to encourage responsible saving habits for future retirement. Lesson topics include:</p> <p>Unit 1 <u>Basic Building Blocks of Successful Financial Management</u></p> <p>Unit 2 <u>Investing Basics</u></p> <p>Unit 3 <u>Finding Money to Invest</u></p> <p>Unit 4 <u>Ownership Investments</u></p> <p>Unit 5 <u>Fixed-Income Investing</u></p> <p>Unit 6 <u>Mutual Fund Investing</u></p> <p>Unit 7 <u>Tax-Deferred Investments</u></p> <p>Unit 8 <u>Investing with Small Dollar Amounts</u></p> <p>Unit 9 <u>Getting Help: Investing Resources</u></p> <p>Unit 10 <u>Selecting Your Team of Financial Professionals</u></p> <p>Unit 11 <u>Investment Fraud</u></p> <p><i>Family Financial Fitness Series</i> - Handouts are in English and Spanish 4-lesson series:</p> <ul style="list-style-type: none"> • Setting a Budget • How to stretch your family's budget • The importance of saving money • The value of paying creditors <p><i>Basic Investing Home Study Course</i> - This 11-unit home study course was developed by the Cooperative Extension system for beginning investors with small dollar amounts to invest at any one time. It is designed for individuals who will be investing for the first time or selecting investment products, such as a stock index fund or unit investment trust that they have not purchased previously.</p> <p>Basic topics such as setting goals, investment terms , and finding money to invest lay a foundation. After exploring the basics, the course describes specific types of investments (e.g., stocks and bonds) in detail. There are also units that focus specifically on tax-advantaged investments and investments that can be purchased</p>
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Texas Legal Services Center	Texas Legal Services Center (800) 622-2520 Randal Chapman Outreach Coordinator 815 Brazos Street, Ste 1100 Austin, TX 78701 (512) 477-6000 Ext. 101	Adults, including seniors.	Spanish and English language free legal assistance, including financial matters. Also counsels on Identity Theft issues.
Texas Taxpayer Assistance Project	Texas RioGrande Legal Aid, Inc. Linda Paulson Enrolled Agent 4920 North IH 35 Austin, TX 78751 (512) 374-2744 lpaulson@trla.org www.trla.org	Persons for whom English is a second language.	Free training provided to low-income persons on their rights and responsibilities with respect to federal income tax. They speak to any group interested in the topic, but with a focus on persons for whom English is a second language. Sessions frequently take place where new immigrants may gather, including ESL classes, citizenship classes, faith-based groups, farmworker centers, domestic violence shelters, public schools, and social service agencies. Topics include the basics of the U.S. tax system, reasons to file a tax return, how to file a tax return if you do not have a valid SSN, how to select a tax preparer, dangers of refund anticipation loans, filing status, dependent exemptions, Earned Income Tax Credit, Child Tax Credit, claims for innocent and injured spouse, taxpayers' rights when dealing with the IRS, and how to appeal an IRS decision.
Houston, Texas Resources			
Acorn Housing	Acorn Housing 2600 South Loop West, Ste 270 Houston, TX 77054 (713) 863-9002 www.acornhousing.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish, Vietnamese.
FDIC Money Smart Curriculum	Alliance for Multicultural Community Services Fero! Beer, IDA Program Coordinator Dere Je Woldegiorgise Asset Building Senior Coordinator 6440 Hillcroft, Ste 411 Houston, TX 77081 (713) 776-4700 www.allianceontheweb.org ferol@allianceontheweb.org derejew@allianceontheweb.org	English and Spanish speaking families, adults, refugees, and political asylee.	Free financial literacy classes provided using the Money Smart curriculum. Curriculum includes saving, budgeting and banking. Also provides homeownership counseling, Individual Development Accounts (requires financial literacy), and small business loans and/or technical assistance to small business owners. IDA program is available for buying a home, education, buying a car, or starting a business.
FDIC Money Smart Curriculum	Almeda CDC Patricia Preston Executive Director	Adults and Children.	They bring financial literacy to the community using Money Smart. Focus is on helping children in all capacities and encouraging adults to become home owners.

	5133 Almeda Genoa Road Houston, Texas 77081 (713) 991-0765		
Avenue Community Development Corporation	Avenue Community Development Corporation 2505 Washington Avenue, Ste 400 Houston, TX 77007 (713) 864-8099 www.avenuecdc.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase using the “Realizing the American Dream Keys to Homeownership”. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish. Accepts referrals from PTO’s, churches, civic clubs, the city, HUD and financial institutions.
Young Consumer Advocate Program	Better Business Bureau Education Lilly Cuff Project Coordinator Foundation 1333 West Loop South, Ste. 1200 Houston, Texas 77027 (713) 341-6144 lcuff@bbbhouston.org	Youth aged 16 to 21, primarily high school.	The Young Consumer Advocate Program has been approved by the State Board of Education as a provider for instructional information in two areas: 1) understanding interest, avoiding and eliminating credit card debt; and, 2) bankruptcy.
Consumer 101	Lilly Cuff Project Coordinator 1333 West Loop South, Ste. 1200 Houston, Texas 77027 (713) 341-6144 lcuff@bbbhouston.org	Adults.	Through a series of presentations individuals learn: a) how to avoid scams and fraudulent business practices; b) consumer rights and misconceptions; c) how to handle their debt; and d) the real cost of doing business through cash-advance loans or rent-to-own companies.
Silver Sleuth	Barbara Parrott McGinity, LMSW Program Director 1333 West Loop South, Ste. 1200 Houston, Texas 77027 (713) 341-6184 bmcginity@bbbhouston.org	Senior Citizens.	Educating older adults about schemes and scams targeting this vulnerable population and providing information on how to protect themselves and providing one-on-one assistance in resolving problems due to fraudulent business activities. All presentations are done on request from the general public, groups, non-profits who provide serves to target population, and any other interested groups.
Freddie Mac CreditSmart Asian Guidebooks	Boat People SOS, Inc. (BPSOS) Trish Nguyen Branch Manager 11205 Bellaire Boulevard, Suite #B22 Houston, TX 77072 281-530-6888 www.bpsos.org	Vietnamese-Americans with no knowledge about homeownership issues	Free guidebooks to help Vietnamese individuals obtain homes through education and assistance, educational workshops and one-on-one assistance. CreditSmart Asian features three modules: <ul style="list-style-type: none"> ▪ The Importance of Good Credit — Consumers learn the significance of establishing and maintaining a good credit history. Because many Asian Americans avoid debt by paying cash for all purchases, they think that no credit is good credit. ▪ Steps to Homeownership — Guides the consumer through the steps involved in

			<p>the home buying process. Topics include how to select a real estate professional, seeking out a lender, how to determine a budget, finding the best type of mortgage loan, how to make an offer, and what to expect at settlement.</p> <ul style="list-style-type: none"> ▪ Homeowner Benefits and Responsibilities — Provides tips on how to maintain and protect the home once homeownership is achieved, stressing the importance of this large financial investment. The guidebook provides invaluable tips on responsibilities of being a homeowner, such as property maintenance and repair, taxes and insurance needs, managing money as a homeowner and avoiding foreclosure. <p><i>The guidebooks are available through all Boat People SOS offices nationwide. For a complete set of the CreditSmart Asian guidebooks, call Boat People SOS at (281) 530-6888, or visit http://www.freddiemac.com/creditsmart/creditsmart_asian.html.</i></p>
Housing Education Program	<p>Catholic Charities Community Development Corporation Regina Dixon Housing Counselor (713) 874-6736</p>	Homebuyers.	<p>This program offers housing education to low to moderate-income families who purchase homes in Independence Heights, an area of Houston located at north Loop 610 bordered by Tidwell, Shepard and 45 North Freeway. The classes are held every third Saturday of the month. The course leads the potential homebuyer through the following steps.</p> <ul style="list-style-type: none"> • How much home can you afford • Meet with a lender • Work with a realtor (if applicable) • Locate a home • Sign earnest money contract • Title commitment • Order Inspection • Get Appraisal • Closing <p>Currently, they refer families to other organizations for financial and credit education courses.</p>
Center Point Energy	<p>Center Point Energy Sandra Dodd Senior Marketing Consultant 1301 Travis Houston, Texas 77002 (713) 207-3560</p>	Homebuyers.	<p>They provide presentations to adults on “What to Look for When Buying a Home.” For qualified low- to moderate-income home owners, they also provide an incentives program.</p>
Fundamentals of Good Credit	<p>Credit Coalition Sherrie Young</p>	Teens, Young Adults and Adults	<p>Free financial and homebuyer education materials available to participants in the Credit Coalition’s six week, 15 hour, Financial and Homebuyer Education series,</p>

	Executive Director 3300 Lyons Ave. #203A Houston, TX 77020 (713) 224-8100 (866) 346-8100 toll-free		<i>Fundamentals of Good Credit.</i> Designed to empower consumers to enter or re-enter the financial mainstream to be able to make informed, reasonable and responsible decisions in regard to their financial and specific housing goals. The curriculum is divided into the following sections: Introduction to Personal Financial Management (Knowing Where Your Money Goes), Your Credit Report, Basic Banking, The Credit Process, You Are the Lender, Consumer Laws and Rights, Your Re-entry Into the Financial Mainstream (Your Spending Plan) and Homebuyers' Training.
Financial Literacy DVD Series; "Nuestro Barrio" Sponsored by: Bank of Texas Mortgage Group and 2006 Reinvestment Association of North Carolina	Countrywide Home Loans Olga Garza V.P. Regional Multicultural Sales Manager 1301 McKinney, Ste.3120 Houston, TX 77010 (713) 307-7300 Office (713) 922-5587 Cell Olga_garza@countrywide.com	Adults with little to no financial/banking experience. Focused on Latino audience.	Olga Garza is a contact person who facilitates the presentation and discussion of a DVD series called "Nuestro Barrio. The DVD has subtitles for both Spanish and English speakers Using a novela –style storyline, the DVDs summarize financial themes. Manuel and Marisol Diaz are Latino immigrants who have it all: their own family restaurant, great marriage, beautiful home, two handsome sons, and a community of friends who look up to them for their financial savvy. There's just one problem, Salvador, the vengeful owner of a local night club, wields an old secret that Manuel knows could destroy him. As the secret unfolds, it soon becomes clear that there is even more at stake than Manuel had feared. At the heart of all the twists and intrigues, you will discover the financial secrets that will help you realize your own dreams.
Matched IDA Savings Plans Financial Education and Homebuying Classes through Houston's Credit Coalition	Covenant Community Capital Stephan Fairfield 3300 Lyons, Ste. 203 Houston, TX 77020 (713) 223-1864 http://www.covenantcapital.org	Low to moderate income adults with little to no banking experience. (Bilingual: English/Spanish)	Covenant Community Capital's Smart-Savings Program is a special matched-savings account program designed to help low-to-moderate-income families and individuals in Houston establish a pattern of regular savings and, ultimately, purchase a productive asset. Smart-Savings participants may use their savings and match money towards any of three productive assets: a home, a small business, or a post-secondary education. Smart-Savings participants also receive financial-education classes and asset-specific counseling in conjunction with the savings match. Covenant's financial education partner is the Credit Coalition, although they also work with numerous community partners to strengthen the financial knowledge of program participants.
FDIC Money Smart Curriculum Primerica Financial Services	Dress for Success Houston Chandra Brooks, Program Director 3915 Dacoma, Ste A Houston, TX 77092 (713) 957-3779 www.dressforsuccess.org Chandra@dressforsuccess.org	Adult Women.	Financial literacy provided to women after they have become successfully employed through their in-house program. Financial literacy component offered by The Women's Resource Group of Greater Houston using the FDIC Money Smart curriculum or Primerica using the Primerica Financial Services curriculum.
Dominion Community Development Corporation	Dominion Community Development Corporation Daniel Williams Acting Director	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English.

	1102 Pinemont Drive, Ste B Houston, TX 77018 (713) 957-2789		
Equity National Mortgage, Inc.	Equity National Mortgage, Inc. Yashara Ramey Managing Partner 1310 Dorothy Street Houston, Texas 77008 713-802-0244	Homebuyers.	Pre- and post-purchase homebuyer education, as well as homebuyer and credit repair seminars. Also has mortgage foreclosure prevention counseling.
Federal Reserve Bank of Dallas, Houston Branch Building Wealth Curriculum, Eng & Sp	Family Services of Greater Houston Joe Timmerman Financial Coach 4625 Lillian Street Houston, TX 77007 (713) 867-7740 jtimmerman@familyservices.org www.familyservices.org	Family Services' Case Management Clients: indigent, largely minority adults	No-cost training curriculum. A personal finance education resource for schools, nonprofit community organizations, financial services providers and consumers to help young people, adult consumers, families and others develop a plan for building personal wealth. Presents an overview of personal wealth-building strategies that includes setting financial goals, budgeting, saving and investing, managing debt, and understanding credit reports and credit scores. They work to create financial stability through establishing emergency funds, insurance, investments, retirement and estate planning.
Fifth Ward Community Development Corporation	Fifth Ward Community Development Corporation 4300 Lyons Avenue, Ste 300 Houston, TX 77226 (713) 674-0175 www.fifthwardcrc.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English. Plan requires several hours of credit counseling and financial literacy and in some cases, recovery plans. Topics included in the counseling include: understanding interest, credit scores, the rights and responsibilities of home ownership and renting, money management, starting a small business, bankruptcy, banking, balancing a checkbook, using ATM and debit cards wisely, credit, insurance and charitable giving.
Forest Lawn Community Development Corporation	Forest Lawn Community Development Corporation Wanda Samples 8101 Wileyvale Street Houston, Texas 77016 713-631-0976	Homebuyers.	Offers homebuyer education.
FDIC Money Smart	Gulf Coast Community Services Association 5000 Gulf Freeway, Bldg 1 Houston, TX 77023 (713) 393-4787 www.gccsa.org Housing: Steven Marshall	Homebuyers and income-eligible individuals and families in Harris County.	HUD approved Housing Counseling Agency. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish. Through the Community Learning Program, ESL, GED and other adult education is provided. As a part of many of these classes, financial education is introduced using the FDIC Money Smart curriculum. The financial services department offers an Individual Development Account

	(713) 393-4712 Community Learning: Maria Campos (713) 393-4735 IDA: Norma Moreno (713) 393-4715 Youth Services: Jeff Wallace (713) 393-4787		Program (IDA), which requires money management training. Business development workshops are provided for those saving to start a business. The Youth Service EYES Program provides services to youth at select schools. The program includes summer career development, a youth savings incentive program, interactive field trips and wealth-building workshops.
Harris County Housing Resource Center	Harris County Housing Resource Center Harris County Community and Economic Development Department www.hrc.hctx.net/ (713) 578-2055	Homebuyers.	Here you will find information on affordable housing and community resources for Harris County. The HRC offers recorded information for housing and emergency assistance in English and Spanish, and is available 24 hours a day, 7 days a week by calling (713) 578-2055. On the website, there are pages of information and links to resources that can be downloaded and printed in many languages. Information is updated regularly. Homebuyer education is offered March through September of each year through Houston area HUD certified providers.
Holmes Community Development Corporation	Holmes Community Development Corporation Mable Carter Executive Director 8310 Southview Street Houston, Texas 77051 (713) 731-9116	Homebuyers.	Offers homebuyer education seminars.
Home Sweet Home Community Redevelopment Corporation	Home Sweet Home Community Redevelopment Corporation 4605 Wilmington Houston, TX 77051 Demetria Reed hshcrhomes@sbcglobal.net www.hshcrhomesandssccyc.org/	Adults.	Free money management and foreclosure prevention workshops at the Sunnyside Multi-purpose Center once per month. Schedules available on website. Topics include: how to start your own business, credit counseling (MMI curriculum), and first time home buying. Classes for children are also provided, but not on a regular schedule. Check the website for details. They also visit local schools to encourage children to save.
Houston Area Urban League	Houston Area Urban League 1301 Texas Avenue Houston, TX 77002 (713) 393-8729 www.haul.org	Homebuyers.	Provides regularly scheduled financial literacy workshops. Also a HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Classes are listed on the website.
B.A.S.E. Training Curriculum	Houston Area Urban League Tracey Hawthorne Director of Economic Development 1301 Texas Avenue	New and Existing Business owners who have not received formal business development training	Offers small business owners free networking events and training workshops. Additionally, they provide technical assistance to new and existing businesses. What do we mean by technical assistance including one-on-one counseling to resolve financial, marketing and other issues. By working with other community based

	Houston, Texas 77002 www.haul.org		organizations, economic development corporations and government agencies they are able to reach a larger segment of professionals who have the expertise to reduce the challenges many small business owners face. Each workshop involves professionals who are tops in their field to assist in the areas of Business Plan Development, Marketing, Start-Up Assistance, Financial Planning, Cash Flow, Bidding, Presentation Skills, Etiquette and more. The classes are held every Tuesday and Thursday evening for 8 weeks and end with a graduation ceremony.
Houston Area Urban League Young Professionals	Houston Area Urban League Young Professionals Bryce Kennard, President 1301 Texas Avenue Houston, TX 77002 (713) 870-9204 www.haul.org/yp	Young professionals of color in the age range of 25 – 40 that represent various industries and professions throughout Houston.	As an auxiliary of the Houston Area Urban League, they engage young men and women in professional development, social and economic equality, and community service. The Professional Development/Committee plans programs and brings speakers designed to enhance professional knowledge and development. Topics include (but are not limited to): * Financial planning *Business entrepreneurship * Career building skills & job fair information * Political awareness/activism.
Various Curricula	The Houston READ Commission Tracy Baskin, Executive Director 5400 Griggs Road Houston, TX 77021 (713) 640-8201 www.houread.org	High school students, English and Spanish speaking families, and seniors.	Financial and other literacy services using a variety of curriculum. Workshops are conducted at the Palm Center, Sharpstown, and San Jose Learning Centers as well as 150 plus sites throughout Houston.
ABC's of Homebuying	Houston Real Estate Association 5330 Griggs Ste A109 Houston, TX 77021 (713) 845-2483 admin@hreaohouston.com www.hreaohouston.com/	Homebuyers.	Hosts monthly homebuyers classes called <i>The ABC's of Homebuying</i> , which include among other things, budgeting.
Houston Volunteer Lawyers Program's Low Income Taxpayer Clinic	Houston Volunteer Lawyers Program Greg Cain, Director 712 Main Street, Suite 2700 Houston, TX 77002 (713) 228-0732	Low income taxpayers (at or below 250% of poverty level) in controversy dispute with IRS regarding tax filings at the examination, collection, or appeals level.	Partially funded by the IRS, they have a mission of referring taxpayers to a local attorney for free representation in certain tax matters. They assist qualified taxpayers who need help with tax problems, including documenting claimed benefits (such as the Earned Income Tax Credit), seeking relief from joint liability (innocent spouse relief), or choosing from available options for paying back taxes (installment agreements, offers in compromise, or non-collectible status).
FDIC Money Smart Curriculum	Inwood North Community Outreach James West, Executive Director 5400 West Mt. Houston Houston, TX 77088 (281) 931-1650	English and Spanish speaking families.	Financial literacy provided using the Money Smart curriculum at their location.

	www.incopcdc.org james.west6191@sbcglobal.net		
Latino Learning Center	Latino Learning Center 3522 Polk Street Houston, TX 77003 (713) 223-1391 www.latinolearningcenter.org llc_org@hotmail.com	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Languages: Spanish.
Literacy Advance of Houston	Literacy Advance of Houston Jane Holston, Executive Director 2424 Wilcrest, Ste 120 Houston, TX 77042 (713) 266-8777 www.literacyadvance.org jane.holston@literacyadvance.org	English and Spanish speaking families, adults, and seniors.	Financial literacy provided at their location and various sites in the community.
Memorial Assistance Ministries	Memorial Assistance Ministries Martha Macris, Executive Director 1625 Blalock Road Houston, TX 77080 (713) 468-4516 xt 108 www.maministries.org mmacris@maministries.org	Spanish speaking families and adults.	Financial literacy provided using in-house created curriculum. Classes held on site and at local churches.
Money Management International, Inc. And CCCS of the Gulf Coast	Money Management International, Inc. Maria Maradiaga Director of Education and Community Relations 9009 West Loop South, Ste 700 Houston, TX 77096 (713) 394-3068 Maria.maradiaga@moneymanagement.org www.crediteducation.org	Homebuyers. Kindergarten through adults.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish. Monthly classes also meet the requirements of the City of Houston, Harris County and South East Texas Housing downpayment assistance programs, and FNMA programs criteria. Each participant receives a completion certificate at the conclusion of the one-day class. Money Management employees and Certified Money Management Volunteers provide free or low-cost seminars at schools, community organizations, financial institutions, social service agencies, and employers. Each program is catered to the needs and attributes of the audience. Customized programs are available. Topics covered include: understanding interest, credit scores, home ownership, money management, savings and retirement, bankruptcy, banking, balancing a checkbook, using ATM and debit cards wisely, credit, and insurance. They also offer free on-line education and webinars at www.MoneyManagement.org .
Museum of Cultural Arts	Museum of Cultural Arts	Elementary, middle and high school	Combines art, banking and entrepreneurship to teach students to connect the business

	Reginald Adams, Executive Director 908 Wood Street, Ste 150 Houston, TX 77002 (713) 224-2787 www.mocah.org Reginald@mocah.org	students.	aspect of society with artistic expression. Services are provided in various sites, such as schools and community centers.
Neighborhood Centers, Inc.	Neighborhood Centers, Inc. 4500 Bissonnet Bellaire, TX 77401 (713) 669-5221 www.neighborhood-centers.org	Youth, middle and high school students, English and Spanish speaking families, adults, and seniors.	Financial literacy provided by banks and credit unions. Presented on-site at one of various Neighborhood Centers in Houston and surrounding cities.
Money Management International - Understanding Money and Credit Federal Reserve Bank of Dallas- Building Wealth, A Beginner's Guide to Securing Your Financial Future FDIC Money Smart Curriculum NeighborWorks America-Realizing the American Dream U.S. Department of Housing and Urban Development-The Homebuyer Education and Learning Program Guide	Neighborhood Recovery Community Development Corporation 5445 Almeda Road, Ste 505 Houston, TX 77004 (713) 520-5232 www.nrcdc.org	Adults of all ages with a broad range of banking experiences (from no experience to moderate) and that are mostly first time homebuyers.	Free <i>MoneyHealth & Health Workshop</i> includes one-on-one counseling. Free training curriculum to help individuals inside and outside of the financial mainstream enhance their money skills, create positive banking relationships and understand the importance of saving and managing money. The curriculum includes the following: <i>Assess Your Financial Situation</i> , self-assessment of financial situation and taking control of your finances including knowing what you own (assets) and owe (liabilities); <i>Set Financial Goals</i> , develop financial goals both short and long term. <i>Create A Budget</i> , reaching your goals by recording and tracking your income and expenses while being organized; <i>Use Credit Wisely</i> , credit management; <i>Commit To A Savings Plan</i> , money management and savings; <i>Overview of Credit Reporting</i> , history of credit bureaus; <i>What is a Credit Report</i> , what's included in a credit report; <i>How to Obtain A Credit Report</i> , accessing a credit report; <i>Credit Scoring</i> , what makes up a credit score, how to review and dispute your credit report for errors; <i>Identify Fraud</i> , understanding identity theft. \$25/per family for 8-hour workshop; Free one-on-one counseling. Training to help individuals/families understand the home mortgage process counseling them to become qualified for purchasing a home; helping them with budget and financial understanding as well as helping them to learn minor home maintenance and repair. NeighborWorks curriculum includes: <i>Are You Ready to Buy a Home</i> , an overview of the homebuying process; <i>Managing Your Money</i> , managing your personal finances to achieve financial security; <i>Understanding Credit</i> , using credit wisely, strategies to build a better credit record and slash your debts; <i>Getting a Mortgage Loan</i> , steps involved in obtaining a mortgage loan; <i>Shopping for a Home</i> , detail steps in the homebuying process and understanding the team of professionals; <i>Keeping Your Home & Managing Your Finances</i> , taking care of your home and finances.
Financial Homeownership Education Financial Counseling for Mortgage	New Vision Housing Alliance Joe Ann Green-Sheppard	Families who are 60% to 80% of medium income (qualify for city or	HUD approved Housing Counseling Agency. Assists families in preparing for the financial responsibility of a mortgage. If a credit report has not been obtained, there is

Lending	Certified Housing Counselor PO Box 263371 Houston TX 77207 (281) 546-6844 Efax: 1 (866) 802-0495 joeann@newvisionha.org www.newvisionha.org	state down payment assistance).	a \$15 charge for the credit report. Counseling services are fee. Each family is assessed and a personal action plan is established. The curriculum used includes a 10 step process that covers the entire homeownership process with a special emphasis on budget and credit. Counseling is one-on-one.
NID-HCA Cooksey	NID-HCA Cooksey Andrea Cooksey 4018 Charles Street Houston, TX 77004 (713) 987-7003 www.nidonline.org acooksey67@aol.com	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English. Workshops are eight hours in length. The workshops cover: understanding interest, understanding and improving credit scores, the rights and responsibilities of home ownership, general money management, bank accounts, credit, and insurance.
NID-HCA Dightman	NID-HCA Dightman Melinda Dightman 7220 Homestead Road Houston, TX 77028 (713) 635-6941 www.nidonline.org mdightman@hotmail.com	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, reverse mortgagees, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as budgeting and credit education. Languages: English. Workshops cover: interest, credit scores, the rights and responsibilities of owning a home and renting, general money management, bank accounts, consumer loans,
NID-HCA Frye	NID-HCA Frye 2208 Blodgett Street Houston, TX 77004 (713) 521-3502 www.nidonline.org Sheila@fryehoc.com	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish.
National Endowment for Financial Education (NEFE) and Junior Achievement	People's Trust Federal Credit Union 777 Walker Street, Suite 2400 Houston, TX 77002 Linda Birt (713) 428-3255 Linda.Birt@peoplestrustfcu.org	All ages – students and adults.	Bank employees bring NEFE, Junior Achievement and variations of these two programs to schools, churches, employers, and non-profit groups. They also host monthly investment, homebuying, and auto buying workshops. Topics covered include: understanding interest, credit scores, the rights and responsibilities of owning a home or renting, general money management, investing, savings and retirement, bankruptcy, banking, balancing a checkbook, using ATM and debit cards responsibly, credit, insurance and charitable giving.
Prepared 4 Life	Prepared 4 Life Debbie Dalton, VP Resource Development 1800 West Loop South, Ste 1875 Houston, TX 77027	Middle school students.	Provides financial literacy in middle schools using their own curriculum. Also offers curriculum on life skills, how to own and operate a business, and entrepreneurship.

	(713) 626-5511 www.prepared4life.org ddalton@prepared4life.org		
Primerica Financial Services	Primerica Financial Services Xraka White (832) 689-0445 dxwhitepfs@gmail.com	Adults and young adults with low to moderate financial literacy, with a focus on church groups, schools, apartment complexes and employers.	Free one-on-one or group instruction educating consumers on income protection, debt elimination, and investing for the future. All are given the opportunity to have a free Financial Needs Analysis (\$300 - \$500 value) performed.
Re-Ward Third Ward, Inc.	Re-Ward Third Ward, Inc. 3202 Trulley Avenue Houston, TX 77004 (713) 651-8050 Reward3rdward@sbcglobal.net	Homebuyers.	HUD approved Housing Counseling Agency. Provides pre-purchase homebuyer education and counseling. Also provides mortgage delinquency and default resolution counseling. Languages: English.
Skills 4 Living	Skills 4 Living Lorraine Decker, President 7660 Woodway, Ste 599 Houston, TX 77063 (713) 782-9974 www.Skills4Living.org loraine@Skills4Living.org	Low-income working families in Houston. Mostly single mothers. Also middle and high school students.	Skills 4 Living programs are designed to ensure that low income, working Houston families receive thorough training in financial literacy, asset building, and college and career development programs. Skills 4 Living provides these five programs free of charge to qualified families: <ul style="list-style-type: none"> • <i>20-20 Power Workshops</i> are intensive, free, weekly 2-hour workshops in English and Spanish combined with mentoring from professionals. Families set goals and their achievements are benchmarked by the mentors. The primary objective is to increase the family income and net worth each by 20% in a 9 month period. The classes include career planning and financial training. • <i>ACE (Adult Computer Education)</i> is a supplementary program that teaches families basic computer use as well as Microsoft Word and Excel proficiency. ACE is offered only to families enrolled in our 20-20 Power Workshops. • <i>SOAR (Summer of Awesome Reading)</i> and <i>STAR (Success Through Active Reading)</i> are reading comprehension programs for 4th through 8th grade students. SOAR is a 3 week program offered during the summer. STAR is offered during the 20-20 Power Workshops. • <i>Real Life</i> is a 28-hour financial literacy and career/college planning curriculum which incorporates an exciting reality game to help low income high school and college students spend time in their future to realize the importance of making the right decisions today to achieve their goals. • <i>Neighbor For Neighbor</i> reduces family expenses and builds community relations by families trading skills and talents with one another through a community "time bank."

			<p>All the programs work together to educate and encourage participants to accept personal responsibility for their future. With this intense, personal guidance, families are getting better jobs with benefits, completing high school and college and saving money for their future. They are also learning financial planning concepts to ultimately become financially independent.</p> <p>They also offer a free introduction to financial planning seminar called <i>Are You Riding the Right Horse?</i>, an eye-opening class that challenges people to take charge of their future. They offer this presentation for both small and large gatherings for free. Just email them to get scheduled or call the office for more information about the already scheduled classes in your area.</p>
Junior Achievement and NEFE	Smart Financial Credit Union 1businessdevelopment@smartcu.org	Adults and children.	Uses the JA and NEFE curriculum to bring a full menu of financial education classes to high schools, middle schools, employers, community based organizations, colleges and universities in the counties of Harris, Fort Bend and Montgomery. They provide this service free of charge to those organizations with a desire to bring this outreach to the community. For scheduling classes, please send an e-mail to the email address provided.
Southeast Texas Housing Finance Corporation	Southeast Texas Housing Finance Corporation Benny Rodriguez Development Director 11111 South Sam Houston Houston, Texas 77089	Homebuyers.	Provides first-time homebuyer education classes in Fort Bend County and Pasadena.
Neighborworks America curriculum	Tejano Center for Community Concerns 6901 Brownwood Houston, TX 77020 (713) 673-1080 www.tccc-ryss.org tejanocenter@sbcglobal.net	Homebuyers.	<p>HUD approved Housing Counseling Agency and Neighborworks America organization. Provides homebuyer education and counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English, Spanish.</p> <p>Offers an adult GED program with a financial literacy component.</p>
FDIC Money Smart	United Cerebral Palsy of Greater Houston, Inc. Yvonne Green 4500 Bissonnet, Suite 340 Bellaire, TX 77401 (713) 838-9050 ext 313 ygreen@ucphouston.org www.ucphouston.org	Low income families, especially those that have a family member with a disability.	Financial literacy and homebuyer education for low-income families. The curriculum helps families understand basic financial concepts, the benefits of traditional banking versus alternative banking, improving credit (the benefits of and how to), and homebuyer education. Topics covered include: understanding interest, credit scores, the rights and responsibilities of owning a home and renting, general money management, savings and retirement, bank accounts, balancing a checkbook, using ATM and debit cards wisely, and credit. They have classes a minimum of once a month. Information on time/location, etc. is on their website www.ucphouston.org or can be obtained by calling their main office at 713-838-9050. Anyone who calls their

			office will receive assistance from their staff or be referred to a community resource.
FDIC Money Smart	United Commercial Bank Fivan Young, Vice President 6588 Corporate Drive Houston, TX 77036 (713) 219-2555 Fivan.tang@unitedcb.com	Adults.	The bank offers this program at least twice per year at their Houston branch. Bank employees will also teach the class to the community at the request of community partners. The class is determined by the needs of the community. There are ten modules to choose from including an introduction to bank services, money safety, and home ownership.
Urban Business Initiative	Urban Business Initiative Phil Black, Chairman of the Board 5330 Griggs Road Houston, TX 77021 (713) 845-2472 www.urbanbusiness.org pblack@urbanbusiness.org	English and Spanish speaking families, adults, seniors, and disabled adults.	Provides financial literacy using own curriculum and technical assistance to small business owners. Services are provided on-site and at various locations throughout Houston.
The Women's Home	The Women's Home Paula Paust, Executive Director 607 Westheimer Houston, TX 77006 (713) 521-3150 www.thewomenshome.org ppaust@thewomenshome.org	Adult women.	Volunteers provide financial literacy at The Women's Home using various curricula. The Women's Home also has four transitional housing units where literacy training occurs.
FDIC Money Smart	The Women's Resource of Greater Houston Lynne Quinn 2200 Post Oak Blvd., Suite 50 Houston, TX 77056 (713) 667-4493	Adults with little to no banking experience. Young high school women – Project LEAD	Financial Education Classes: They provide free, bilingual (English/Spanish) financial training at nonprofits, social service agencies, churches, libraries, and civic groups. Their instructors are professionals who volunteer their time to teach the curriculum. Your organization provides the audience and the venue, and their volunteers will provide instruction and materials. Topics covered include the basics of banking, benefits of a checking account, borrowing basics, saving money, the importance of a credit history, creating a personal budget, fundamentals of investing, and how to use a credit card wisely. Project LEAD (Leadership Education and Development) targets 9 th and 10 th grade “at risk” girls in Houston are high schools. The curriculum teaches leadership, self-empowerment, goal setting and how to create a budget, as well as provides an opportunity for girls to explore various career options. LEAD emphasizes the steps girls need to take to become successful in both their personal and professional lives.
San Antonio, Texas Resources			
Acorn Housing	Acorn Housing 2300 West Commerce Street, Ste 104 San Antonio, TX 78207	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions, home improvement, and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English and

	(210) 432-4663 www.acornhousing.org		Spanish.
Freddie Mac CreditSmart	Antioch Community Transformation Network Carol Heat 210-1 South Grimes Street, Ste 109 San Antonio, TX 78203 (210) 212-2286	Adults.	Provide adult literacy, parenting classes and housing counseling. They also offer first-time homebuyer classes.
Army Community Service	Army Community Service Consumer Affairs & Financial Assistance Lydia Rodriguez 2010 Stanley Road, Ste 95 Fort Sam Houston, Tx 78234 (210) 221-9171	Adults.	Provide classes on personal financial planning and money management.
Avenida Guadalupe Association	Avenida Guadalupe Association 1313 Guadalupe Street, Ste 100 San Antonio, TX 78207 (210) 223-3151 www.avenidaguadalupe.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish.
CCCS of Greater San Antonio	CCCS of Greater San Antonio 6851 Citizens Parkway, Ste 100 San Antonio, TX 78229 (800) 410-2227 (210) 979-4300 dsurratt@cccssa.org www.cccssa.org Northeast San Antonio Office 1001 Pat Booker Road, Suite 201 Universal City, TX 78148 Southwest San Antonio Office Air Force Federal Credit Union 151 Valley Hi Drive San Antonio, TX 78221 Southside San Antonio Office Bank of America Building 111 Rayburn	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling as well as debt management counseling. Languages: English and Spanish. They also offer a variety of no or low-cost workshops on various financial topics. Schedules and registration instructions can be viewed on the website.

	San Antonio, TX 78221		
City of San Antonio Housing and Neighborhood Services Department	City of San Antonio Housing and Neighborhood Services Department 1400 South Flores San Antonio, TX 78204 (210) 207-5400 www.sanantonio.gov/nad davidgarza@sanantonio.gov	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer pre-purchase education. Languages: English.
City of San Antonio Community Initiatives Department	City of San Antonio Community Initiatives Department 1325 North Flores, Ste 114 PO Box 839966 San Antonio, TX 78205 (210) 207-8221 www.sanantonio.gov/communit/cad augustinesanchez@sanantonio.gov	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for equity conversions and mortgage delinquency and default resolution counseling. Languages: English and Spanish.
Freddie Mac CreditSmart	Col. Victor J. Ferrari Community Family Resource and Learning Center John Taylor 107 West Rampart 78216 San Antonio, TX (210) 207-7650	Adults.	The city provides regular classes on money management and credit.
Habitat for Humanity	Habitat for Humanity www.habitatsa.org (210) 223-5203	Homebuyers.	First time home buyers classes and 0 % interest loans for low to moderate income participants.
Neighborhood Action Department	Neighborhood Action Department www.sanantonio.gov (210) 207-7881	Homebuyers.	Free homeownership classes and down payment /closing cost assistance of \$12,000. Class workbook costs \$15.00.
Neighborhood Assistance Corporation of America	Neighborhood Assistance Corporation of America www.naca.com (210) 826-2828	Homebuyers.	First time homebuyer classes offered in conjunction with homebuyer program that offers no down payment, no closing costs, no mortgage insurance, below market interest rates and accepts less than perfect credit.
Neighborhood Housing Services of San Antonio	Neighborhood Housing Services of San Antonio 851 Steves Avenue PO Box 10339 San Antonio, TX 78210 (210) 533-6673 www.nhssofsa.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. Languages: English and Spanish. They also provide first time homebuyers classes and down payment assistance up to \$35,000 - \$20,000.00 paid back at 3%; \$15,000.00 forgivable after 10 years of home

	lhall@nhs-satx.org		ownership.
San Antonio Alternative Housing Corporation	San Antonio Alternative Housing Corporation 1215 South Trinity San Antonio, TX 78207 (210) 224-2349 betsys@saahc.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling. Languages: English and Spanish. They also provide first time homebuyers classes and down payment assistance up to \$35,000.00 - \$20,000 paid back at 3%; \$15,000.00 forgivable after 20 years of home ownership. Participants must have a credit score of at least 550 to qualify.
San Antonio Housing Trust Foundation	San Antonio Housing Trust Foundation 2515 Blanco Road PO Box 15915 San Antonio, TX 78212 (210) 735-2772 www.sahousingtrust.org celinag@sahousingtrust.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. Languages: English and Spanish.
Freddie Mac CreditSmart	Unitarian Universalist Housing Assistance Corporation 221 West Poplar San Antonio, TX 78212 (210) 731-8203 www.uuhac.org glewis@uuhac.org	Homebuyers.	HUD approved Housing Counseling Agency. Provides homebuyer counseling for home improvement and pre- and post-purchase. Also provides mortgage delinquency and default resolution counseling, as well as debt management counseling. Languages: English and Spanish. They also provide first time homebuyers classes and down payment assistance of \$5,000.00 – forgivable over 5 years of home ownership.